

Reviewing the Terms of Inclusion: Transactional Processes, Currencies and Context

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Abstract

This paper sets out an overarching theoretical framework for explaining and exploring the processes of social exclusion, incorporating themes from the literature. It proposes that inclusion hinges on participation in social relationships enacted through ‘transactional processes’, where currencies are assessed and goods distributed or withheld accordingly. ‘Currencies’ are not just financial, but also human – evidence of human or social capital – what people have, do or are. The currencies required depend on the objective of the transaction. However, even where people have currency, transaction may be prevented by inaccessible infrastructure (buildings, transport, communications, etc), or through failure to recognize currency. Both poverty (lack of capital or currencies) and discrimination (failure to enable, recognize, or act consistently upon, the presentation of currencies) need to be tackled.

The components that make up social context are explored: the norms and socio-cultural objectives (economic, social, political, etc) and the transactions, currencies and goods which are consequently prioritized. Terms of inclusion may accommodate more, or less, objectives, currencies and goods, notwithstanding that some objectives will be mutually incompatible and that production of certain goods (e.g. land) cannot be increased.

Objectives and norms impact on how identity is construed, or misconstrued. A typology of discrimination is described, along with its potential exclusory outcomes. Yet, changes in attitudes and priorities might reveal scope for redrafting the terms of inclusion to promote and preserve greater diversity within the mainstream.

Keywords: inclusion, discrimination, mainstreaming

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Non-Technical Summary

Despite an increasing political focus on promoting social inclusion and the development of a related discourse, social exclusion remains an ill-defined, contested concept. This paper describes an overarching theoretical framework for explaining and exploring the processes of social exclusion, drawing on themes from the literature. It proposes that inclusion hinges on participation in social relationships enacted through a variety of ‘transactional processes’, where currencies are assessed and goods distributed or withheld accordingly.

‘Currencies’ are human as well as financial, providing evidence of human or social capital – what people do and are as well as have. Although transactions can be for different purposes and of different types – free market or social rights-based, formal or informal – a broad generic process can be described. Transactions are ‘framed’ (currency criteria are identified, who will administer it, the nature of the good to be allocated, etc), currencies are presented by transactors and assessed by administrators who allocate goods. Currencies required depend on the objective of the transaction. However, even where people have currency, transaction may be prevented by inaccessible infrastructure (buildings, transport, communications, etc) or through failure of framers or administrators to recognize currency. The dynamics of transaction depend on scarcity – e.g. there may be insufficient goods to meet transactors’ demands, or too few transactors to whom to distribute goods. Sometimes scarcity of goods can be addressed by increasing production, sometimes not (e.g. land). Scarcity may be deliberately created to generate profit or steer behaviour.

The social context – its cultural norms and socio-cultural objectives (economic, social, political, civil, and religious or spiritual) – is critical in determining what transaction, currencies and goods are prioritized, and thus the terms of inclusion. Each socio-cultural objective may have a range of transactions within its sphere, each with its own objective and currency requirements, e.g., if the broad economic objective is wealth creation, a variety of transactions may fall within the economic sphere, to acquire skills, get employment, trade goods, etc. If the objective is promotion of a particular religious code, another series of transactions might be necessary. Sometimes the fulfilment of one objective depends on others not being fulfilled; sometimes objectives and transactions are interdependent.

Types of currencies may be particularly associated with a particular sphere or transaction, and inappropriate to fulfil other objectives. The more different socio-cultural objectives are endorsed within a given social context, the greater

the likelihood of inclusion. Exclusion is exacerbated when one type of currency becomes the only way to access all or most goods, and that currency is inequitably distributed.

In a multi-cultural society, where different understandings about norms and objectives co-exist and people have diverse characteristics, the social context is unlikely to be static. The persistent exclusion of people with a shared characteristic can engender movements or counter-cultures, in the struggle to reprioritize or frame transactions or achieve recognition of existing currency. Dynamics may also be generated by external events, or by institutions at different societal levels contesting powers to frame.

Currencies and goods also serve as indicators of identity. Objectives and norms impact on how identity is construed, or misconstrued through the 'dialogical relation' necessitated by transactional processes. Evidence of one characteristic or currency may be taken to indicate the presence or absence of others. Administrators may need to make rapid and accurate assessments to ensure an appropriate distribution of goods. Short-cut indicators may be used as evidence of capacity, agency and degree of threat of benefit that might ensue. Yet, indicators may be unreliable, based on unquestioned, narrow norms.

Discrimination, or unjustifiably unfavourable treatment, may be attitudinal, behavioural, deliberate or not, direct or indirect, or combinations of these. Resulting barriers include environmental, communication, organisational or financial barriers, again often inter-related. While social rights-based transactions may be seen as non-discriminatory they often rely on assessing human currencies. These are often more complex and unreliable than assessments of money in exchange for goods. As such, the scope for discrimination, i.e. reliance on inaccurate short-cut indicators, might be greater with regard to the former.

To promote inclusion, it might be possible to 'adjust' people (behaviour, skills, use of equipment, etc) to 'fit' the social context. Alternatively, the social context might be adjusted by redrafting the terms of inclusion to widen the mainstream, or by introducing special programmes for people with otherwise unaccommodated characteristics. However, the latter approach can also serve to define or underscore difference and exclusion.

To promote inclusion into all spheres, the most conducive structure is likely to be one which endorses and values different objectives and acknowledges that a range of currencies and transactions are required in order to meet each. Norms should acknowledge that people have various currencies and avoid making stereotypical judgements on the presence or absence of others, based on

evidence of one. Competition for one good becomes dissipated as different goods are equally and commonly valued. Rather than alternatives creating competition, providing all have equal value, the opposite must be true. Moreover, if equal value is placed on different currencies and goods, and in participation in different transactional processes, inequality with regard to any one is less likely to indicate exclusion overall.

Both poverty (lack of capital or currencies) and discrimination (failure to enable, recognize, or act consistently upon, the presentation of currencies) need to be tackled to promote inclusion. While some objectives and norms will be unavoidably incompatible, some goods unavoidably scarce and some currencies inappropriate for certain transactions, changes to attitudes and priorities might reveal scope for redrafting the terms of inclusion to promote and preserve greater diversity within the mainstream.

An Overview of the Case to be Made

To include or exclude, that is the question besetting Western societies at the beginning of the twenty-first century. Fears about opening the flood-gates, or of inadvertently harbouring those bent on destruction, are counter-balanced by fears that exclusion will provoke, and perhaps even justify, destructive forces. Communities within the same city lead parallel lives, divided along lines of ethnicity, religion and/or income. Yet, sometimes the question of whether or not to exclude is never consciously posed. Exclusion arises just the same. In Britain, certain groups are more likely to experience exclusion, not necessarily as a consequence of deliberate, explicit policy – indeed the declared policy intention may be quite the reverse.

Despite an increasing political focus on promoting social inclusion and the development of a related discourse, social exclusion remains an ill-defined, contested concept (Burchardt et al 1999). Indeed, it has been suggested that the only thing observers do agree on is the impossibility of defining social exclusion using a single criterion (Weinberg and Ruano-Borbalan 1993). It is not the purpose of this paper to seek to identify such a criterion, but rather to describe a single, if not altogether simple, approach to conceptualising the underlying structures and processes which can underpin the many manifestations of exclusion.

Debate often centres on groups of people prone to exclusion, such as people who are unemployed, disabled, elderly, or from minority ethnic communities (e.g. Silver 1994). Exclusion may be concentrated in certain geographical areas, often with a disproportionate demographic representation of people with such characteristics. It is often described as a process of interconnected outcomes, e.g. ill-health, poor housing, low educational attainment, unemployment, financial hardship, etc. These tend to ‘cluster’ in a downward spiral, one provoking the other, and combining together to create exclusion (e.g. Berghman 1995, Walker 1995).

Poverty tends to be a common thread running throughout. Indeed, it has long been argued that possession of a certain level of material resources is prerequisite for participation in the activities customary to a given society (Townsend 1979). If inclusion is defined in terms of participation, and it is hard to see how it could be defined otherwise, this suggests that it can be achieved through the eradication of relative poverty and a reduction of inequalities in the distribution of material resources (Levitas 1998). However, there are other important themes in the literature, each of them offering insights into the nature of exclusion. There is no obvious reason why these themes should be

incompatible, potentially describing different aspects of the same phenomenon. Yet, no over-arching model incorporating all of them currently exists.

Relationships: Exclusion arises from the “rupture of the relationship between the individual and society” (Gore et al 1995, p2, also Room 1995). People may be excluded from or by societal relationships, whether founded upon adherence around norms (solidarity paradigm), or on a contractual framework (specialisation paradigm) or consequent on the distribution of a ‘fixed pot’ of resources (monopoly paradigm) (Silver 1994). This, however, seems to say little about how societal relationships are enacted, e.g. through the exchange of resources, and whether the enactment of certain forms of societal relationship is what is meant by ‘customary activities’.

The ‘underclass’: The excluded are viewed as members of an ‘underclass’, with different behavioural norms, aspirations, expectations and morals, which threaten to undermine those of mainstream society (e.g. Levitas 1998, Morris 1994). In effect, this amounts to a solidarity paradigm approach, arguing that the individual/societal relationship is ruptured by the failure, or perhaps inability, of individuals to adhere to socially approved norms.

Unemployment: Exclusion is seen as the consequence of unemployment (Paugam 1993, Levitas 1998). Inclusion, therefore, becomes synonymous with employment – a stance promoted by much of New Labour’s social security policy. Certainly, in our society employment would count as a key ‘customary activity’ and it is the main way through which material resources are acquired.

Social insurance coverage: Exclusion arises when people fall through the social insurance net, and are thus ‘administratively excluded’ (Lenoir 1974, Duffy 1997). Yet, over the last twenty years or so, in the UK there have been significant reductions in the value and coverage of social insurance benefits, alongside an increase in means testing. Nonetheless, the welfare state remains an important embodiment of the individual/societal relationship. This was cast as contractual (although others might see it as an expression of solidarity) in the Government’s Green Paper on Welfare Reform (1998), which sought to promote ‘a new contract for welfare’.

Dimensions: Exclusion has different dimensions, e.g. economic, social, political and cultural (Rodgers 1995), reflecting the dimensions of society. Some have described dimensions in terms of activities, such as consumption, savings, production, political and social activities, then proceeded to explore inter-connections between them (Burchardt et al 1999, see also Gordon et al 2000). This could be construed to indicate that different resources, customary activities and types of relationship are key to different societal dimensions.

The latter in particular suggests that exclusion must to some extent be determined by how society is structured: “a central aspect of the analysis of exclusion is the idea that it is embedded in the way societies function” (Rodgers 1995, p49). Thus, instead of seeing exclusion as attributable to certain personal characteristics of individuals or groups, it may instead be more fruitful to consider whether it is possible to adjust the structuring and functioning of society so as to facilitate the inclusion of people with those characteristics. This is not to argue that individuals can never bear any responsibility for their own inclusion or exclusion. It would be foolish to deny the possibility that some may become excluded as a consequence of their own choices and actions, or that inclusion can sometimes be achieved through ‘adjustments’ to individuals, such as the acquisition of new skills. Critical to determining inclusion or exclusion is the interface between individual and society, and whether the relationship between the two can be positively influenced by adjustments to either. To address exclusion, it thus becomes necessary to explore societal relationships in more detail: what form they take, how they are enacted and the basis on which access and participation in them are made possible or rendered impossible. It may also be the case that some societal relationships are more important than others for inclusion, and possible that some forms may in fact denote exclusion rather than inclusion.

The conceptual model presented here aims to provide a framework for analysis of how exclusion can occur. It considers the meaning and processes of inclusion, how these are fashioned according to the structuring and operation of society, and the ways, consequently, in which individuals can become excluded. This implies that there will be different ways in which they can be included. At the extremes, inclusion might be achieved through maximising options for diversity, or through imposing conformity to a narrowly drawn norm. If the former, it is then a question of how diversity is to be included. This may be achieved through the creation of special ‘add-on’ arrangements, as discussed in the literature on multiculturalism (for example, Barry 2001, Taylor 1992). Alternatively, it may be possible to widen the norm through developing terms of inclusion which can accommodate diversity within the mainstream. The more narrowly we pinpoint the ‘customary activities’ and criteria for access, the greater the cultural and demographic homogeneity required to achieve inclusion. We should not, therefore, conflate inclusion with conformity – an inclusive society may instead be one that accommodates diversity. The basis for inclusion will depend on how society is structured and operates, the criteria for accessing and enacting key societal relationships, how these are interpreted and whether or not participation is enforced. It is these ‘terms of inclusion’, not the fact of inclusion, that matter.

If, as the literature suggests, inclusion is multi-dimensional, process-based and fluid over time, to seek to designate the boundary (or even boundaries) between inclusion and exclusion in terms of a two-dimensional 'line' (as per 'the poverty line') is unlikely to be a helpful way to proceed. Instead, through identification of what constitutes the component parts of society and its operations, and scope for variation, the implications of different 'terms of inclusion' can be discerned. Thus, it becomes possible to suggest what terms are required, if the maximum diversity is to be included and mainstreamed. It is proposed that the 'terms of inclusion' of any society are derived from the structuring of society, the competing or interdependent objectives, values and dimensions of which it is comprised, and the societal relationships and criteria for access prioritised by whichever dominates.

The paper focuses on the ways in which societal relationships are enacted, and why some are more important than others. Clearly, there are a variety of ways in which individuals may relate to wider society, "we come together to share, divide and exchange" (Waltzer 1983, p3), within economic, social, political, civil or religious societal dimensions or spheres. The questions then arise of what is the basis for these relationships, what is their purpose and how they are enacted. Some may be enacted through monetary exchange, others may be rights-based (Okun 1975) or rooted in the recognition of designated (consciously or otherwise) characteristics, behaviours or beliefs.

Depending on the reason for the transaction, the criteria for access will vary: "there has never been a single criterion, or single set of interconnected criteria, for all distributions. Desert, qualification, birth and blood, friendship, need, free exchange, political loyalty, democratic decision: each has had its place, along with many others..." (Walzer 1983, p4). The fact that there are criteria remains constant, whether or not they are explicitly expressed and assessed. However, those cited by Walzer are not all criteria themselves. Some, such as desert or need, can be seen as qualities relating to the objectives for transaction which criteria are designed to demonstrate. Others, like free exchange or friendship, describe a type of societal relationship, access to which may hinge on the endorsement of certain criteria, whether or not explicit, whether or not publicly or privately determined. Walzer also suggests "The idea of distributive justice has as much to do with being and doing as with having..." (1983, p3). It follows that criteria for access to societal relationships and consequent distributions may not just be concerned with what a person has, but with what they do and what they are – or appear to be. Inclusion may not depend on material resources, but more broadly on how relevant aspects of identity are selected, identified and understood.

Economists have drawn distinctions between differing forms of capital – human, e.g. educational (Becker 1964), financial, e.g. savings, or physical e.g. land. Bourdieu (1984) and others from a sociological perspective included both consumption and production-related skills, accumulated artistic and recreational experiences as well as those gained in the workplace (cited in Gershuny 1998). While financial or physical capital can be converted into money for the purposes of transaction, it is less clear how human capital is to be converted into trustworthy currency. How are capacities, experience and potential skills to be defined, demonstrated and assessed? How important is the transaction of ‘human currency’ for inclusion? If currencies other than financial are significant, this signals that inclusion may not be achieved by the eradication of poverty, although insufficient material resources may indeed be a major cause of exclusion, and access to them may be enhanced or inhibited by behaviour and personal characteristics.

Despite the evident differences in their superficial manifestations, it will be argued that it is possible and useful to discern underlying commonalities in societal relationships. Through delving beneath the surface, we may acquire a better understanding of how exclusion originates and what common forces lie beneath its many manifestations. As this is social rather than medical science, the skeletal framework of societal relationships can only be theoretically imputed – we do not have the options of X-rays or dissection. While it may, nonetheless, be possible to devise ways of examining it empirically, this lies beyond the scope of this paper.

Notwithstanding their many differences, it is proposed that it is possible to describe a generic transactional process through which societal relationships are enacted. This can be characterised as the presentation of financial or human currencies (material resources, evidence of behaviour or personal characteristics respectively), the assessment of the currency presented, followed by the allocation, distribution or withholding of ‘goods’. To vote in an election, get a job, buy a Mars bar, attend a football match or receive religious absolution, each necessitates, and is part of, some form of transactional process. In each case, material resources, behaviour and/or personal characteristics are assessed and something is received in return. All depend on some combination of financial, physical and human capital, converted into recognisable currencies in the forms of amounts and types of material resources, specified behaviours and/or personal characteristics. Each serves as an indicator (accurate, conscious or otherwise) of the identity of the prospective transactor. Put another way, access to participation in societal relationships depends on identity, or rather those aspects of it which are deemed relevant to the objective of transaction, and how these are conveyed and assessed.

To attempt to describe a generic transactional process through which all societal relationships are enacted poses considerable difficulties, not least of all linguistic. This is because language has developed to describe particular types of process – thus ‘currency’ typically applies to economic transactions, whereas adjudication or allocation are more commonly associated with rights-based transactions concerned with the distribution of public resources. Depending on the transaction, different stages of the process may be emphasised or downplayed. Assessment in free-market transactions will often be nothing more than adding up the cash, while ‘allocation’ simply means handing over the good purchased. In contrast, rights-based transactions for public resources will often rely on complex criteria and assessments. A social-rights-type transaction, such as for means tested jobseekers allowance, involves the assessment of income (material resources), job-search activities (behaviour), age, nationality and family circumstances (personal characteristics). Some welfare processes have been characterised as ‘unilateral transfers’ of resources (Titmuss, 1970). However, even though no exchange literally occurs, and what is presented for assessment (evidence of lack of money, personal characteristics, behaviours) is not then reusable by those responsible for assessment and allocation, this remains consistent with the generic model proposed here.

To continue the currency/goods analogy, this implies that both currency and goods can take a variety of forms. The terminology remains useful, in that it distinguishes different stages of the transactional process. In this paper, ‘currency’ will be used to denote that which is presented, ‘goods’ to denote that which is allocated or distributed and ‘resources’ to denote both collectively. The definitions of ‘currency’ and ‘goods’ clearly extend beyond what is usually understood by such terms. While it could be argued that ‘resources’ covers both, its meaning still needs to be stretched beyond its customary usage, if it is to encompass the ‘human currency’ of behaviour and personal characteristics.

Not all societal relationships will be of equal importance for inclusion within a given society. Depending on their structuring around objectives, norms and values, particular types of societal relationships, i.e. transactional processes, currencies and goods are prioritised, while others are devalued and stigmatised. Moreover, the experience of exclusion may have implications for the creation of new structures and cultures. Clearly, this is not straightforward. We live in a multi-cultural society and the societal relationships and activities regarded as key to ‘inclusion’ by those operating according to one set of socio-cultural norms, may not be so regarded by others. The term ‘socio-cultural’ is clumsy, but is intended to convey a convergence between cultural and structural features, given the close symbiotic relationship between the two. It is debatable which moulds which – whether societal structures engender cultural norms or vice versa. Either way, the social context is broadly comprised of expressed or

assumed understandings of what the objectives for society should be, what values and norms should apply and how society should be structured.

As nationally-determined societal boundaries become increasingly eroded through globalisation and associated mobility, one particular set of objectives, norms and/or belief-sets can no longer be straightforwardly equated with a particular nation state – if, indeed, that was ever possible. This is not to argue that ‘society’ no longer exists, but to acknowledge that a new geography of cross-national cultural boundaries is emerging. Different cultural boundaries will be more or less permeable to others. Society is conceptualised as comprised of competing, converging and compatible socio-cultural understandings, which co-exist within nationally-confined terrain. It must therefore be possible to be excluded from (or by) the prevailing objectives, norms and understandings within one society while being included in those elsewhere.

Depending on the objectives a given society prioritises, so too can it be expected to prioritise the forms of transaction most likely to further those objectives. For Marx, labour was bargained for capital. Behaviour exhibiting political or religious conformity may be the means through which to acquire resources. To be included in a given society therefore means being able to, and choosing to, participate in the transactional processes prioritised by the prevailing socio-cultural understanding, or those that are compatible with it.

It is not just particular transactional processes that are prioritised, but the types of characteristics or currencies which grant access to them. Certain possessions, behaviours or personal characteristics will be valued, while others may serve to invalidate the potential transactor. Access to participation in societal relationships depends on certain aspects of identity, as conveyed by what a person has, does and is. Depending on the nature of that relationship, different aspects of identity (material possessions, behaviour or personal characteristics) will be key. In other words, it is necessary to have the correct currency for the transaction. However, this alone is insufficient. Currency must not just be valid, it must be recognised as such by those framing the transactional process, i.e. those who decide what is to be taken into account, and by the administrators charged with assessing currency presented against those criteria. As Taylor commented, “Non-recognition or misrecognition can inflict harm, can be a form of oppression, imprisoning someone in a false, distorted mode of being.” (1992, p25). It might also result in exclusion.

Difficulties arise because resources operate at different levels. They may exist in tangible form, as concrete entities, evidence garnered through experience or biological fact. But they also operate at an intangible, symbolic level. Evidence of one form of currency may be taken as indicative of the presence, or absence,

of others. These associations, and the meanings imputed to particular currencies or indicators, are also likely to be a product of (explicit or implicit) socio-cultural norms. There can be a tendency to assign individuals to culturally-derived stereotypical boxes. Having discerned one characteristic, conclusions are simultaneously inferred about others, specifically the level and nature of resources possessed and capacity to acquire them. To use disabilist terminology, transactional framers and currency assessors may not necessarily be 'difference-blind' (Taylor 1992) but 'sameness-blind'. Blinded by one over-riding, but irrelevant, indicator of difference, they are unable to discern that the required currencies are in fact possessed.

It is not just a matter of how society responds to difference, but also whether it creates it in the first place. Difference, associated stigma and invalidity can be consequences of the nature and operation of society and how it frames its key transactional processes. They can result from narrowly drawn 'terms of inclusion' – rather than being attributable to the innate features of individuals, or immutable features of their environment. While the emphasis is frequently on how to 'adjust' individuals, it may equally be possible to adjust the terms of inclusion, in order to ensure that difference does not necessarily result in exclusion. This argument is commonly found in the field of disability in the guise of 'social' model. For example, "Disability is something imposed on top of our impairments by the way we are unnecessarily isolated and excluded from full participation in society." (Oliver 1996, p22). By adjusting the social context, people with impairments cease to be disabled. Without denying the differing societal barriers experienced by people with differing personal characteristics, the social model seems to have potential for wider application beyond the field of disability.

However, broadly in keeping with an 'interactionist model' (e.g. Llewellyn and Kogan 2000, Barnes et al 1999), identities and the values associated with them do not exist in isolation: "My identity crucially depends on my dialogical relations with others." (Taylor 1992, p34). Furthermore, "The projection of an inferior or demeaning image on another can actually distort and oppress, to the extent that the image is internalised." (Taylor, 1992, p36). But it may not just be an image. For example, the experience of disability and exclusion may well be a daily reality, confirming the accuracy of the demeaning image. The terms of reference for construing and operationalising identities may, however, be flawed and thus identities are misconstrued. The misconstrual of identity, the failure to recognise currencies (deliberate or otherwise), and consequent exclusion from societal relationships, amounts to one major form of discrimination. Relying on criteria which are not pertinent to the purpose of transaction is another. Alternatively, discrimination may occur at the point of allocation, i.e. the required currency is possessed and accurately assessed but the good is

nonetheless withheld. As Thompson (1998) has argued, discrimination can exist at personal, cultural and structural levels – once again making the connection between exclusion and the ways in which society is structured. This suggests that discrimination could be broadly defined as failure to enable, recognise, or act consistently upon, the presentation of required currencies. This might contrast to a definition of poverty as a lack of required capital or currencies. A wider understanding of these to include human, social as well as financial resources would imply a wider definition of poverty.

Having outlined the case, this paper proceeds to explore in more detail three cross-sections of the model. The first focuses on societal relationships, considering in generic terms the transactional process and its operation. It considers the stages of transaction, the roles performed, their currencies and goods. The importance of accessible infrastructure through which to convert and transact is highlighted, as well as the way in which dynamics of scarcity can be managed in order to achieve a variety of objectives. The second cross-section considers the implications of socio-cultural context for the prioritising, structuring and operationalising of transactional processes. A breakdown of the components of socio-cultural context is proposed, in terms of their norms, expectation and aspirations, objectives, transactional spheres of operations and degrees of enforcement. Their impact on influencing, or determining, the priorities and operations of transactional processes, and consequent implications for inclusion or exclusion, is discussed. The dynamics within and between different socio-cultural understandings is then reviewed and the section finishes with a brief discussion of inclusion as a relative rather than absolute phenomenon. The third considers the relationship of norms and objectives to transactional processes and how the ways in which these operate all have implications for the construal, and misconstrual, of identity. It considers how discrimination as ‘unjustifiably unfavourable treatment’ can intervene in different ways at different stages of transactional processes. It assesses the operation of social rights-based and free-market transactions, as the two major forms of transaction, and the scope each provides for discrimination, or misrecognition. Following the outline provided in this introduction, each section (or cross-section) should be understandable without reference to the others. However, to get a full understanding of its dimensions, the model is best viewed from different angles.

In the course of this exercise, various propositions are touched upon:

- Does lack of material resources necessarily lead to exclusion? Conversely, does possessing material resources necessarily guarantee inclusion?
- Are degrees of inequalities necessarily indicative of degrees of exclusion or inclusion?

- Is equality of power and prestige theoretically impossible?
- Are rights inherently anti-discriminatory?
- Is competition a product of diversity and diversification, or of standardisation?

Finally, conclusions are drawn about the terms of inclusion most likely to promote inclusion through maximising options for diversity while minimising the stigma of difference. In particular, it will be argued that much about societal objectives, norms and their interpretation via societal relationships is subconsciously assumed rather than rationally construed, explicitly expressed and debated. This attempt to render their underlying processes and their implications explicit can undoubtedly be improved upon. However, the central message remains that both financial and human currencies exist and are required for inclusion. Both poverty and discrimination may need to be tackled. Greater awareness is required of how the structuring and operation of society moulds, conveys and interprets identity as currencies, and how lack of awareness results in exclusion.

Section One: Transactional Processes

1. *Introduction*

This section considers the stages of transactional processes through which it is conceptualised that societal relationships are enacted, the different roles within them and their underpinning infrastructure and dynamics. As will be explored, irrespective of eligibility or currency requirements, exclusion can also be generated by inaccessible infrastructure. Exclusion, or perhaps more accurately exclusivity, can also be what fuels the dynamics of transaction.

2. *An Overview of the Transactional Process*

At their most basic or generic, it is proposed that societal relationships are enacted through transactional processes, broadly comprised of a series of stages, actions and roles. Of course, the nature of societal relationships and their purposes varies hugely, from claiming benefits, casting a vote, caring for family members or purchasing a Mars Bar. The precise form that stages, actions and roles take can similarly be expected to vary. In some cases certain stages may seemingly be by-passed or incidental, while in others they require a range of complex actions and judgements. Sometimes roles may be conflated, sometimes clearly delineated. The process may be informal, conducted at a subconscious level, or explicitly and rationally mapped out, or a mixture of both. The generic model presented here is not intended to prescribe what should happen, or to describe what necessarily must always happen empirically. It is intended as an analytical tool for explaining the ways in which exclusion can occur.

Table 1: The Generic Transactional Process

STAGE 1: Framers set the purpose and parameters for the process, select criteria for access, decide who is to administer and how, etc

STAGE 2: Transactors present currencies to administrators

STAGE 3: Administrators assess currencies against criteria set by framers

STAGE 4: Administrators allocate, distribute or withhold goods
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STAGE 5: Transactor consumes goods received OR the goods received are reused as currency in a new transaction.
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Currency received by the administrator may be reused in a new transaction – depending on the form of currency

3. *Transactional Roles*

Depending on the nature of the relationship, roles will be more or less formal and evident. The illustrations given below broadly refer to formal relationships with societal institutions of one sort or another. When it comes to some informal social relationships like friendship, or membership of social peer groups, roles and distinctions between them can become very much harder to draw, as does the nature of associated transactional processes. It may be easier to detect them in other informal social relationships, like caring for a family member, or cohabitation with a sexual partner and children, perhaps because these may begin to fall under the purview of public institutions (e.g. social work, social security or legal institutions).

Three roles are discernible within the generic transactional process: framers, administrators and transactors. There may also be a fourth in the form of a regulator.

Framers: Framers set the ‘terms of inclusion’, or the transactional blueprint, for each transactional process. They set the principles, values, constraints, direction or policy parameters of the process. Increasingly, with globalisation, framers exist at different societal levels, for example framers at European Union level may set the parameters within which nation-state level framers then must operate; they do likewise for framers at regional level, etc. Elements of the framing process are cascaded down, with room for manoeuvre progressively diminishing. Framers may be innovators, but they can equally be guardians of the status quo. They determine:

- What currency is to be taken as valid/prioritised for that transaction
- What currency cannot be taken into account
- Who makes the assessment or validates the currency, i.e. who the administrators are to be
- How they make the assessment
- The nature of the goods to be allocated, e.g. the quality and quantity
- The form in which goods are to be allocated

Framers may be politicians, policy-makers, governors, company directors, religious leaders, etc.

Administrators: Administrators are responsible for implementing the transactional policy devised by the framers. They act as the gatekeepers to resources, assessing the currency presented against the criteria for access devised by the framers and making decisions on distribution accordingly. Administrators include retailers, adjudication officers, social workers, doctors, those occupying lower level religious offices, etc.

Transactors: Transactors are those people who transact their currencies for goods. They may be customers, clients, service-users, claimants, voters, passengers, employees, supplicants, etc.

Regulators: Regulators oversee the operation of transactional processes, or the operation of particular roles within it, aiming to ensure that the transactional blueprint is adhered to. They might be auditors, judges, independent evaluators, professional associations, etc.

The people fulfilling the above roles are ‘included’ in the transactional process. Others will be excluded because the framers have determined that they cannot be considered as potential transactors as they have currencies which ‘invalidate’ them, irrespective of any other currencies they may happen to possess (e.g. nationality, gender might ‘invalidate’ someone – depending on socio-cultural norms and the transaction). They are not accorded ‘membership’: “what we do with regard to membership structures all our other distributive choices” (Walzer 1983, p31). Some may have insufficient currency, others may have the required currency, but it is not recognised by administrators. Sometimes there may be insufficient goods to distribute to those meeting criteria (Williams 1969). Where it is not possible to increase production, it is likely that the stringency of the currency requirements would be increased (see below).

Roles are not always distinct. Sometimes administrators may also be regulators, cast in the dual role of policing transactors and imposing sanctions against transgressions, while simultaneously assisting them through the allocation of goods, services and/or advice. In some cultures, transactors and/or administrators will have an input to framing, either directly or by holding framers to account, through the democratic process, an independent media, etc. Transactors may also be able – or not – to hold administrators to account, where procedures and criteria are open and transparent, and where there is effective legal redress. The extent to which framers can hold administrators to account may also vary. Some have argued that administrators in the form of ‘street level bureaucrats’ (Lipsky 1980) may modify (or reframe) the policy intentions of the ‘framers’ as they seek to cope with the front-line pressures upon them. In effect, policy may be framed ‘bottom-up’. Administrators may also, inadvertently or otherwise, apply another set of blueprints derived from other socio-cultural understandings, institutional culture or personal experience. Similarly, administrators may, or may not, exercise control over transactors, depending on such factors as the degree of explicit coercion, or need for the ‘good’ and the degree of scarcity of it (see below). In some situations of mutual exchange, transactors will also be administrators. Each wants the resources that the other is thought to possess and the exchange of resources is contingent on each assessing the resources of the other.

Depending on the terms of inclusion and constructions of scarcity, the roles and powers will be more, or less, self-contained. At one extreme, roles may be combined. Alternatively, centralised control may combine framing and regulating roles, locating all the power to frame, and all the power to hold others accountable, with an elite few. This matters in that being included in the transactional process is not necessarily an adequate goal. Without a pluralist dissemination of powers, or interaction of different powers (e.g. where framers are held to account by transactors who can choose not to transact, or can elect to transact elsewhere) and without ‘power dependences’ (where transactors have and exchange resources needed by others (Rhodes, 1981)) those included may nonetheless be powerless.

4. *Currencies and Goods*

INTERCHANGING CURRENCIES AND GOODS

The terms ‘currency’ and ‘goods’, as employed in this paper, could be understood not so much to represent different and distinct types of entity, but rather similar types of entity at different stages of the transactional process. While this may hold true in some circumstances, it is unsatisfactory as a total explanation. Although sometimes what is received as a good may then be re-used as currency in a subsequent transaction, it will not always be the case that currencies and goods are interchangeable. The good received may be consumed rather than re-used. Currencies presented are not always literally exchanged for a good, and so may not be re-usable as currency. Moreover, it is debatable the extent to which some currencies can be acquired through the process of transaction.

Material, including financial, resources are certainly one form of currency and will be the key currency particularly in free-market transactions. However, for citizenship rights or religious-based transactions, other factors will often feature in assessments. Not infrequently these cover personal characteristics and behaviour, as well as possession of material resources – or lack of them. In as much as these too can be the means through which to attract resources or ‘goods’, it is reasonable also to consider these as currencies. If it is accepted that capital can be financial, physical or human, presumably so too will be currencies. Yet, does the same apply to ‘goods’ in the way the term is used here? Certainly, material resources constitute the usual understanding of ‘good’. And the delivery of services, theatrical performances, concerts or football matches could arguably be described as ‘behavioural goods’ in as much as access to them is likely to be contingent on some form of prior assessment of currency.

Personal characteristics, the third type of currency, include gender, ethnicity, physical or mental capacity, sexual orientation and age. They will also be defined according to role (mother, employee, carer, etc), geographical location

(usual place of residence) and adherence to religious belief systems. Some personal characteristics appear more mutable, less intrinsic to the person or more subject to external construal and ascription. It seems far-fetched to regard personal characteristics such as age, ethnic origin or impairment as 'goods' acquired through a process of transaction. Yet, the designation and significance of personal characteristics may be dependent on the transactional context, how the criteria for access are framed and operationalised. While they are not literally acquired through transactional processes, personal characteristics are construed through the 'dialogical relations' (Taylor 1992) that are necessitated by engagement, or attempts to engage, in them.

FREE MARKETS AND CITIZENSHIP RIGHTS

Both the free market and citizenship rights-based transactional processes are predicated on the assessment of combinations of material resources, personal characteristics, and/or behaviour, and the allocation or distribution of some form of good in response. In the free market economy, the currency of money is usually exchanged for material goods. (Exchange of material good for material good may also occur, money may be invested and exchanged for more money.) The currencies of citizenship rights and associated transactional processes are more complex, potentially involving assessments of behaviour and personal characteristics, such as nationality. It is debatable whether citizenship rights should be seen as 'currency', in that they may be the means of obtaining resources, or as 'goods', in that a transactional process needs to be undergone in order to obtain them in the first place. As is often true, the 'goods' acquired through one transaction then become the 'currency' with which to transact another.

PRIORITIES AND PATHWAYS

Society, or rather the socio-cultural understandings of which it is comprised, has various dimensions or spheres (Rodgers 1995, Walzer 1983). Transactions of one sort or another will occur in economic, social, political, civil and religious spheres. Although in many cases the alternative routes of free-market or citizenship rights can be expected to apply, not all transactions can be accessed by these. In theory, the right to vote could be purchased or be rights-based, as could access to health-care or education. Even atonement for sins could be secured via payment. How citizenship rights could apply here is more difficult to see. Social relationships, friendships and partnerships, are unlikely to be accessed via either, although in some cases legal rights and responsibilities may be entailed, and marriages may be arranged on the basis of possession of material resources. It is also possible that citizenship rights, or permission to participate in the 'free'-market, could be contingent on adherence to a given religious creed or political ideology. Currencies will still be required (perhaps here primarily behavioural) in order to transact.

The importance attributed to each type of good, the eligibility and currency requirements for access, the purposes of transaction, all may vary enormously, subject to the socio-cultural context and objectives. Nonetheless, within any society, it is possible to identify a series of common 'goods' that can be expected to exist in order to satisfy needs and wants. Such goods include basics for survival like food, clothing and housing. Each will have its own associated transactional process, but routes to obtaining these may vary, depending on how the society is structured. They are likely to be prerequisites for engagement in other transactional processes, but may also only be obtainable through engagement with others. For example, it may be that financial poverty compromises ability to take advantage of educational opportunities. Yet, education may be necessary to obtain employment and the latter is likely to be an important means of escaping poverty. As previously discussed, possession of one sort of good may therefore be necessary to obtain others, i.e. the role of 'good' can shift to that of 'currency', or can be the means of acquiring currency. The pathways between goods and currencies may be differently configured in different socio-cultural contexts. The implication is that failure to have a key currency can prevent or impede the acquisition of others, and the ability to take advantage of apparent opportunities to acquire them. An appreciation of key currencies and transactional pathways in a given society thus becomes critical, if effective strategies to address exclusion, and to create genuinely equal opportunities, are to be devised.

'NEGATIVE' CURRENCIES, GOODS AND TRANSACTIONAL PROCESSES

Resources in some circumstances may be allocated in response to culturally 'undesirable' personal characteristics, inappropriate behaviours and lack of resources, where these are taken to indicate need, desert or threat that requires to be contained. To that extent, currencies can be 'negative' as well as 'positive'. A low income is necessary to receive means tested benefit and health resources would logically be targeted on ill-health (broadly speaking). One or combinations of negative and positive currencies will be required for transaction. That is not to say that successful transaction will always imbue the transactor with social status - sometimes quite the opposite.

Conversely, far from attracting resources, in some cases, particular forms of currency, e.g. ethnicity in an apartheid system, or nationality, will debar people from participating in given transactional processes altogether, whatever other currencies they may possess. Citizenship rights, whether civil or social, may be restricted on such grounds. Goods too may send out negative messages about lack of status, difference and stigma. What people wear, where they live, etc may convey information about peer group membership. Conversely, having an obvious physical impairment, or a darker skin tone, may stereotypically be taken to convey information about lack of material possessions, or behaviours.

While a person, or class of person, may be excluded from all transactional processes in a given society, exclusion may also result from the stigma associated with being obliged to participate in transactions based on 'negative' currencies, even where these are taken to represent socially sanctioned needs. A relationship between individual and society remains - indeed it may be experienced as oppressively close - as the administrators of public resources monitor shifts in needs and behaviours, and consequent desert.

TANGIBLE AND INTANGIBLE CURRENCIES AND GOODS

According to de Soto: "capital is first an abstract concept and must be given a fixed, tangible form to be useful." (2001, p40) and citing Jean Baptiste Say "it is not matter which makes capital but the value of that matter, value has nothing corporeal about it" (1819, cited in de Soto 2001, p40). Capital of different kinds is fixed, and its value rendered tangible, by currencies of material resources, behaviour and personal characteristics. Of course, the latter two may or may not be witnessed or readily discernible. They may require further transformation to render them into tangible human currency, for example, education is represented via certificates, or demonstrated via tests; status via new or expensive possessions or particular roles, etc. Sometimes administrators may be concerned to assess abstract qualities other than value, such as need or desert. They will often be obliged to make judgements within a tight time-scale on the basis of whatever evidence is visible, or otherwise discernible. We are necessarily entering the realms of indicators and symbolism, where material possessions and behaviours become conflated with personal characteristics. In other words, goods and currencies can be material manifestations or symbolic indicators or, more often, both at the same time. They can convey information - and misinformation - about identity, such as experience, knowledge, power, status and health. They may also be taken as indicators of such concepts as well-being, power, nurturing, belief or entertainment. Indeed, the reason the transactor wishes to engage in a given transaction may be in pursuit of such goals.

Socio-culturally derived norms, perhaps supported by quantitative research describing averages and probabilities, describe likely combinations of characteristics, behaviours and levels of material resources. Goods and currencies can serve as devices for 'placing' people within society, acting as indicators of identity. 'Class' in Western society constitutes one such amalgamation or convergence of various currencies or characteristics, defined according to differences in roles, geographical locations and levels of income and wealth.

This raises the question of the role and purpose of resources, above and beyond the satiation of needs and wants. For example, the possession of an expensive house in a good area of town (tangible) could be taken as indicative of the

possession of other goods, e.g. well-paid employment, status and well-being. Not only will assumptions be made concerning associated goods of different types, but of the preceding transactional pathways and currency levels. It could thus be taken as indicative of time-based factors, of past wealth and employment and the likelihood of these continuing into the future. Finally, expectations about personal characteristics of the occupants may be generated, perhaps that they are middle-class, white and non-disabled, in view of correlations between ethnic origin or disability and poverty. The nature of the associations and probabilities will be culturally and societally determined. In different socio-cultural understandings, and in different societies, expensive housing in a good area of town could signal other associations and transactional pathways.

Socio-cultural understandings and expectations thus do not only exist with regard to 'normal' activities, but also with regard to the symbolic meanings and probabilities conveyed by the possession of specific types of resource. Not only does the tangible good of 'housing' satisfy a basic human need for shelter, but also it can be taken as the source of vast quantities of information – and misinformation. There are also numerous stereotypical 'identikits' founded upon conspicuous personal characteristics such as some forms of impairment or skin tone. These are taken as indicators of other types of currency, or lack of them. Thus someone who is conspicuously physically impaired may be assumed also to be poor, unskilled, passive, etc. As will be explored in section 3, such, often subconscious, associations may be inaccurate and have exclusionary consequences. Even where the required currencies are possessed, they may not be discerned by assessors because inaccurate 'identikits' intervene. Similarly, framers may select criteria for access on the basis of what these are inaccurately assumed to indicate. Both the actual criteria, and what they are taken to indicate about other aspects of identity, matter for inclusion. Both tangible and intangible, manifest and symbolic information (and misinformation) may be taken into account.

5. *Transactional Infrastructure*

For capital to be converted into tangible currencies, and for it to be transacted between different parties requires means of conversion and conveyance. According to de Soto "The formal property process created a whole infrastructure of connecting devices that, like a railway switchyard, allowed the assets (trains) to run safely between people (stations)." (2001, p58). Of course, we are concerned here not just with property, but with a range of currencies, goods and societal relationships. In all cases, there will need to be mechanisms and infrastructures through which transactional relationships can be enacted. The following can be identified as key components of usual transactional

infrastructure. They will be relevant to many transactional processes, to a greater or lesser extent. Each has the potential to exclude:

Institutions: Institutions constitute the major part of the transactional infrastructure. Framers and administrators will very often be located in an institution of some kind. Some have argued that the culture of the institution, its informal, customary ways of operating and understandings, will themselves play a role in framing policy (see March and Olsen 1984 on ‘institutionalism’). It is thus possible that another set of more localised institutional norms may inform framing and assessment procedures. Even where the framing of transactions originates elsewhere, criteria and interpretations of them may potentially be over-ridden by such institutional norms.

The institutions responsible for framing, administering or delivering transactional processes exist at different societal levels. Taken from a UK perspective, examples would include:

- Local level: community organisations, local authorities, political structures (wards, constituency parties), shops, employers, courts, churches/mosques/synagogues
- Regional level: Scottish Parliament, Welsh Assembly, QUANGOs associated with Parliaments/Assemblies, political party structures, aspects of the judiciary, churches, etc
- National level: U.K. Government and ‘reserved powers’
- Supranational level: United Nations, multi-national corporations, IMF, World Bank, European Union, NATO, religious institutions

A fair amount of institutional infrastructure seems to exist at levels other than national, i.e. UK-wide. Even where national Government has reserved powers, in areas such as defence or economic policy, the parameters of these powers will often be framed by supra-national institutions, of which it will be a member. It does not follow that power can be ascertained by the quantity of institutions at each level. A lack could be indicative of centralisation of power over a wide range of transactional processes, rather than their dissemination to transaction-specific institutions.

Informal networks: In addition to formal, constitutionally fixed and clearly identifiable institutional structures, transactional processes of different kinds may occur via informal, fluid, sometimes transient, networks. In UK society, the institution of ‘the family’ currently falls somewhere in between, with some of its traditional social and economic transactional functions commonly assumed by friendship networks and the State. Much has been written on the existence of policy communities and networks (e.g. Rhodes 1981, Smith 1993), often

forming around a given policy issue. These too are essentially mechanisms for transactional processes.

Information and communication infrastructures: People whose first language is not that of the dominant culture and those with communication impairments will have difficulties accessing communication infrastructures, irrespective of their possession of currencies. Some may be inarticulate, or have language styles or regional accents which means information conveyed is not heard, not understood or simply not well received. An increasing reliance on IT risks excluding those without access to the internet, or the education to use it. Moreover, to find out about rights, or job availability, requires access to information and communication infrastructures (see Gore et al 1995 on the importance of literacy in accessing labour markets).

The built environment: The infrastructure of services such as hospitals or schools may be unequally accessible not because of explicit rationing processes, but because of their location. Thus, the neighbourhoods in which individuals live may be critical to accessing basic rights. On a micro-level, the design of buildings may render them inaccessible to people with certain forms of impairment, providing a serious impediment to inclusion, irrespective of the possession of currencies.

Transport: Transport infrastructure may not exist in rural or remote areas. Where it does exist, it may be unreliable or unsafe. Design may be inappropriate for people with children, elderly people or people with certain forms of impairment. There are obvious consequences for inclusion where insufficient income or other factors rule out the alternative of a privately owned car.

In addition to exclusion consequent on lack of sufficient or valid currencies, or failure to acknowledge them, inadequate transactional infrastructure therefore presents another major set of potential barriers. Thus, for example, to be eligible for means tested job-seekers allowance, the claimant must have less than a certain level of income (material resources), be of working age (personal characteristic) and engage in job-seeking activity (behaviour). S/he must also have information about their rights, transport to the Jobcentre and access to the building (transactional infrastructure). To purchase a Mars Bar requires money (material resources) and an accessible shop (transactional infrastructure). To get the job in order to earn the money with which to purchase the Mars Bar requires access to information concerning job vacancies (transactional infrastructure), evidence of employment history (behaviour, skills, knowledge demonstrated by tangible goods, e.g. references and certificates) and its acknowledgement by the recruiter (administrator). The recruitment process is governed (framed) by anti-

discrimination legislation, so that certain characteristics are ruled to be irrelevant (invalid currency), etc, etc.

Some (but not all) infrastructural barriers may be surmountable if the transactor has sufficient currency or status. For example, inaccessible public transport may be circumvented if someone has enough money to afford taxis (although taxis may also not be accessible or available in remote areas). If the transactor has sufficient status – perhaps because they are a visiting Statesman whose first language is not English, or an MP with a disability – there will be incentives for others to make adjustments in order to promote access.

However, the fact that infrastructure is inaccessible makes it less likely that affected transactors will have either the additional currency or high status (with obvious implications for inclusion and equal opportunities). It is noticeable that material resources, behaviours and personal characteristics are the means, not only of participating in transactional processes as transactors but may also be determinants of whether a person becomes an administrator or framer. Similarly, inaccessible transactional infrastructure could be attributed to such factors, e.g. personal characteristics such as physical or sensory impairments, or the use of different languages. Status resides not just in the types of transactional process engaged with, but in roles within key transactional processes, in particular the power to frame.

6. *Dynamics*

Transactional processes are largely driven by the dynamics of need, desire, scarcity, associated rationing criteria and/or competition. Scarcity can apply at any stage of the transactional process. The location of rationing criteria and/or competition depends on where the scarcity occurs. The introduction of rationing criteria, or more stringent currency requirements, is how competition is usually managed. Such processes are discernible both in free market transactions and those occurring in the public sector, although motivations, rationing and ultimate objectives take different forms.

A shortage of transactors in relation to administrative capacity and/or available goods means competition among providers to attract transactors. In effect, roles and powers are reversed. Transactors assess which providers best meet their criteria, rather than vice versa. Alternatively, a surfeit of transactors means competition between transactors for selection by providers. Administrative capacity may be insufficient to deliver the quantity of goods to the quantity of transactors required.

Of course, scarcity may occur in more than one location, e.g. both goods and administrators are scarce, or both transactors and administrators, etc. For ease of

illustration, the following table focuses on shortages in just one location at a time. In each case, various strategies are logically possible which would have the effect of addressing the shortage and regaining an equilibrium.

This table assumes a dynamic movement towards finding an equilibrium between transactors, assessment capacity and goods. However, the aim, and consequently the dynamics, may be in the opposite direction. The starting point may be very unequal; there may be many more transactors seeking goods than there are goods available. Indeed, such an underlying imbalance is essential if the framers, rather than the transactors, are to exert control. The need or desire to acquire the scarce good requires transactors to have certain currency as determined by the framers, and to direct their behaviour to that end. Inequality can, therefore, be portrayed as “an engine of enterprise, providing incentives for those at the bottom as well as those at the top” (Walker, A. 1997, p5). This principle does not just apply to capitalist economies, but to whatever is the route to acquiring scarce goods in a given society, perhaps as a means of promoting conformity as required by the ruling political or religious elite. It also underpins the rationing procedures for access to scarce public resources.

Table 2: Scarcity at Different Locations and Strategies For Achieving Equilibrium

Currency/ Transactors	Assessment/ Administrators	Goods	Strategic adjustment:
–	X	X	Increase pool of transactors ♦ Easing of currency requirements ♦ Policies to increase currency of transactors ♦ Targeted marketing Reduce administrative capacity/production of goods
X	–	X	Increase administrative capacity ♦ Reduce bureaucracy ♦ Standardise goods and transactors/currency requirements ('broad classes of people') ♦ Increase number of administrators/outlets ♦ Reduce pool of transactors & production of goods ♦ Increase currency required/production costs & quality of goods ♦ Reduce marketing Reduce access to transactional infrastructure
X	X	–	Increase production of goods ♦ Reduce production costs and/or quality Reduce pool of transactors & administrative capacity ♦ Increase currency requirements ♦ Increase complexity/bureaucracy of assessment procedures ♦ Reduce access to transactional infrastructure

– = scarce X = not scarce

It is possible that there may be generic limitations to strategic options for adjustment. For example, the nature of the good concerned may make it impossible to increase production. It can be argued that positional goods, e.g. prestige, power, influence, specialist skills or knowledge, must be logically scarce, in that their value as currency would diminish if everyone had an equal amount (Williams 1969). Their value and degree of value is predicated on, and proportionate to, the existence and degree of inequality, respectively. They therefore depend on only a few transactors gaining access. While accepting the principle, ways of increasing positional goods through maximising diversity are explored in the following section. Similarly, ways must be found to restrict access to 'fortuitously limited goods', where there is simply not enough to go around (Williams 1969). For example, there is a limit to how much land exists,

no matter how many developers want to purchase it (see also Hirsch 1997 on 'social limits').

Although an increase in production might be possible, scarcity may be constructed in order to meet the objectives of the framers, whether to generate profit, or exert control over the behaviour of individuals, rewarding adherence to the objectives and norms of the dominant socio-cultural understanding. The objectives for transactional processes are not necessarily, therefore, simply to serve as mechanisms through which to distribute resources. Primarily they can be for managing behaviour in order to achieve a range of possible socio-cultural objectives.

7. *Scope for Exclusion*

From discussion in this section, it seems exclusion can be attributed to a number of causes. There is scope for exclusion at different stages of the transactional process. A person may not be accepted as a prospective transactor because they may have certain personal characteristics, such as nationality, ethnicity or mental ill-health, which invalidate them, irrespective of what other resources they may possess. Alternatively, they may simply be found not to have the required currency and thus fail to pass the assessment. Or, they may have the required currency, yet this is not acknowledged by the administrators, perhaps because other blueprints inadvertently intervene, or because resources are not made tangible or discernible, or those that are convey misinformation. People may be excluded altogether, or they may be engaged in societal relationships with institutions or authorities which denote exclusion – most obviously when in prison.

The extent to which each party can have an input into the framing process, and can hold each to account can also be significant. Transactors may be excluded altogether from framing and administration. If so, the nature of the goods, the criteria selected and the ways in which they are administered may fail to meet the needs of transactors, or result in resources being inaccurately targeted. Similarly, without input from administrators, framers may set policies which cannot be implemented. Promoting inclusion and accountability would seem advisable, not least because without it the framers may not have the necessary information to meet their own objectives.

The importance of accessible transactional infrastructure needs to be stressed. It can constitute a major barrier to the inclusion of individuals with resources and with the capacity to acquire more. Finally, it is possible that exclusion, or the threat of it, is a deliberate strategy. Though constructing and managing scarcities, framers can promote behaviours which further their preferred socio-cultural objectives.

Section Two: The Social Context

1. Introduction

It has been proposed that social context is critical in determining how transactions are framed and administered, what transactions, currencies and goods are valued, or devalued, and what they symbolise about identity. It is reasonable to expect that this will vary; that societies will not always be the same in terms of their norms, values and 'customary activities'. Historically, they may have grown from different religious roots, or have been governed according to different political ideologies and objectives. They will have differing degrees and distributions of power and resource within and between them. Expectations may vary about roles, life-styles and opportunities, what currencies and goods are acceptable or desirable, what constitutes justice and how to enforce it. The social context may, therefore, vary considerably within and between societies, communities and institutions. It may also evolve over time, perhaps partly consequent on the extent and nature of exposure to other norms and objectives, and the dynamics these generate.

If social context is indeed critical in forging the 'terms of inclusion' expressed through transactional processes, it becomes useful to consider what it is comprised of. Given the scope for flux and interchange of a range of norms, objectives and understandings, particularly in democratic, multicultural societies with devolved institutions, to seek to develop a fixed model of a given social context may well prove counter-productive to understanding it. Nonetheless, it might be possible to identify the key features that can be expected broadly to delineate the social landscape. The geography may be contested or, alternatively, uncharted (it can be hard to rise above to get an overall picture of a landscape when one is effectively part of it). Differing socio-cultural understandings of that landscape, or aspirations for it, may become discernible. Each understanding, whether implicitly or explicitly, has norms and objectives, each accordingly prioritises certain currencies, goods and transactional processes, with implications for how identity is defined.

The social context can be broadly conceptualised in terms of competing or converging socio-cultural understandings, each comprised of a series of implicit or explicitly expressed features (norms, objectives, etc). It is possible that different understandings dominate within different communities and institutions. This section briefly sets out an attempt to identify what the key features of social context might be, how these features might inter-relate and how they might influence, or find expression through, the framing and operation of transactional processes. It loosely draws on Walzer's theories (1983) about distributional spheres, dominant goods and complex equalities.

2. *Components of the Social Context*

It is proposed that the prioritisation, framing and operation of transactional processes are likely to be strongly influenced, if not explicitly determined, by their social context. The following components contribute towards creating the social context and expressions of it:

Cultural norms, expectations and aspirations: Traditional norms and values about morals, behaviours, roles, etc can be expected to permeate throughout, whether or not consciously and explicitly. These can be conceptualised as the 'glue' holding the rest together. It may be hard to disentangle norms, expectations and aspirations from objectives and strategies, and discern which drives which.

Objectives: Different objectives exist and one or more may be prioritised over others. For example, priority may be given to wealth creation, to maximising the well-being of the majority or of an elite, or to promoting particular religious beliefs and practices. There may be different ways of understanding the relationship between objectives, whether one is the means to achieve another, or whether one can only be achieved if another is not.

Strategies: Where there is agreement about objectives, views on how best to achieve them may nonetheless be very different. For example, is the objective of wealth creation most likely to be achieved by freeing the market, or by regulating it to prevent corruption and loss of faith in it? Will the well-being of the majority be inadvertently promoted by a 'trickle down' effect, or by active redistribution? By what means should religious beliefs and practices be promoted?

Transactional spheres, currencies and goods: Each objective could be conceptualised as having a sphere of operation or distribution (Walzer 1983), so that for example the objectives concerned with wealth creation are pursued through transactions in the economic sphere, those concerned with social welfare in the social sphere, etc. Spheres and their transactions may stand alone, or be inter-related. Access to the transactional processes within one may, or may not, be necessary to gain access (i.e. have the currency) to participate in other types of transaction.

Enforcement: Norms, objectives and transactional criteria may be narrowly and rigidly enforced, and alternatives repressed. Conversely, alternatives may be tolerated, welcomed and ultimately absorbed into an expanded mainstream.

It is proposed that the components of social context can come together in a variety of ways to form an understanding of what the terms of inclusion are, or

ought, to be. However, this implies a greater degree of rational, conscious deliberation than is likely to be the case. Instead, understandings may be riddled with contradictions. For example, where the objective is wealth creation, people capable of contributing towards it may nonetheless be deemed incapable of doing so by virtue of certain personal characteristics (gender, impairment, old age). Traditional expectations about norms and behaviours might thus work against the achievement of the primary objective.

The social context, particularly its norms and objectives, will be expressed through transactional processes, influencing or determining how they are framed and prioritised, i.e.:

- Which transactional processes need to be prioritised in order to achieve objectives
- Which currencies and goods are to be valued as most relevant to the achievement of objectives, and which currencies (particularly behaviours and personal characteristics) invalidate the transactor
- How identities are construed, the indicators of identity selected and the meanings and values attributed to them
- Who frames, administers and regulates transactional processes
- At which societal levels these occur, how much control over framing is exercised at international, national, regional or local level, i.e. how much framing is devolved
- The transactional infrastructure deemed to be necessary

In one society, different communities and institutions may develop their own norms and objectives. Some aspects of the overall social context and some forms of transaction may be common across the board, while other contexts and transactions are more specialised or local. The above factors effectively constitute the terms of inclusion, whether of national society or particular communities. Different socio-cultural understandings will impact differently on people with different forms of currency. The following sections consider the key components to the social context in more detail.

3. *Cultural Norms, Expectations and Aspirations*

Norms may well be undetectable by those who have grown up with them and who are unaware of alternatives. For example, assumptions may be made that women are only capable of fulfilling certain roles, that people with impairments cannot be as economically productive as those without, that people with regional accents are naïve, or quaint, or that young black males will exhibit criminal behaviour. Norms set societal expectations and ascribe meanings to visual and oral indicators. As these are reflected back onto those with certain currencies, so the individual's expectations and consequent aspirations may be expected to expand or contract accordingly. Norms, expectations and aspirations

may only become apparent once exposure to alternatives has occurred. Only then is it likely that people experiencing negative reflections of their identity will acquire the confidence to challenge them.

Across a multi-cultural society, norms, expectations and aspirations can be expected to vary. So too may objectives and thus the nature of the transactions which most explicitly further them. If inclusion means participation in those transactions, as a successful transactor, administrator or framer, it is possible that definitions of inclusion will also vary. Depending on definitions of inclusion, opportunities may not be recognised as such. Even when clearly beneficial to the individual, there may be cultural reasons (expectations, aspirations, habit) why they are not taken up (Parekh 1997). If definitions of inclusion among the populace are highly variable, while the definition favoured by the framers is narrow, the latter's definition may be very different to those of people they define as excluded. Policy and practice therefore risk being seriously misguided. Measures to tackle social exclusion may in fact be measures to coerce conformity, strengthening the dominance of already dominant priorities.

Failure to participate in beneficial transactions when the required resources are in fact possessed could also be a consequence of the norms of framers and administrators, who assume certain characteristics are indicative of a lack of capacity. Either way, there is no obvious reason why norms have to be narrow and unquestioning. It should be possible for norms to acknowledge diversity, to value difference and to challenge assumptions based on appearance.

4. *Objectives and Strategies*

Within a given social context, different objectives are possible. Sometimes certain objectives, or one objective, may have priority. Sometimes the achievement of one or more objectives will be understood to be contingent on the achievement, or non-achievement, of others. Such objectives might be broadly grouped under different categories. Wealth creation might be an economic objective, while social objectives might be concerned with how it is distributed in order to promote well-being and minimise inequalities. Political objectives might be expressed in terms of ideologies, themselves built around the promotion of specified norms and objectives, and how power and input to framing is to be distributed. There may be religious objectives, concerned to promote a particular belief-set, values and behavioural codes. Underpinning and permeating the others, civil objectives promote an understanding of justice, what is deemed an appropriate balancing and distribution of freedoms and constraints, rights and responsibilities. The overall configuration in any given socio-cultural understanding varies according to the hinterland of norms and traditions - indeed it could be taken as expressive of that hinterland.

To a greater or lesser degree, objectives in each category can be expected to feature in any socio-cultural understanding. Some may be seen as ends and others as means to achieving those ends. They might be led by political or, religious ideology, the goal of wealth creation or of maximising social welfare. Theoretically, one of these could subjugate or subsume others. For example, religion might not be concerned with political ideology or wealth creation, or even regard these as undermining its tenets. The drive to create wealth might eclipse other objectives, or political ideology might be devoted to facilitating wealth creation. A concern for maximising social welfare might be the declared primary objective, under the guise of which political, economic or religious objectives acquire credibility. The generation of income and wealth may be seen as the best way to promote well-being, or vice versa. It is hard to conceive of justice independently of other objectives. Judgements about the appropriate balance of freedoms and constraints must surely be relative, i.e. what is deemed 'appropriate' varies, depending on other objectives and underpinning norms. The realisation of civil objectives seems likely to be led by others, rather than to lead others.

It may be that there is agreement about the desirability of certain objectives, yet fundamental disagreement about the ways in which objectives are most likely to be achieved. Alternatively, the efficacy of a strategy might not be in dispute, e.g. where jobs are shed in order to boost profitability, yet the consequences of pursuing it may be deemed socially unacceptable. The strategy pursued towards the objective of wealth creation in this example is judged to have a negative impact on objectives for well-being. There may also be differences of views about time-scales: an effective long-term strategy might have undesirable short-term consequences (as governments have sometimes argued when imposing tax hikes), or a short-term strategy might have undesirable long-term consequences.

Why does this matter when it comes to maximising the inclusion of diversity? The extent to which differing objectives are, or are perceived to be, mutually and unavoidably exclusive determines the varieties of socio-cultural understandings that can co-exist, and the extent of choice about routes to inclusion available within any one socio-cultural context. Areas of incompatibility might be found within categories of objectives (e.g. diametrically opposed political ideologies such as democracy and dictatorship) or across categories (e.g. religious ideology dictates that wealth creation is sinful). Notwithstanding that some configurations will be inherently incompatible, this could be taken to suggest that in maximising inclusion of diversity through widening the mainstream, the aim should be to accommodate as many objectives as possible. If diversity is to be valued rather than merely tolerated, then different objectives and configurations of objectives would need to be seen as mutually supporting. This is not to advocate 'difference-blindness'

(Taylor 1992), but to suggest that a closer examination of supposed incompatibilities might reveal previously unimagined similarities and benefits, or at least scope for co-existence. While there may be disagreements about objectives and strategies, and these may be logically mutually exclusive, it will not always be impossible for differences to be accommodated. Indeed, in a democracy, exposure to alternatives should be regarded as healthy.

5. *Transactional Spheres, Currencies and Goods*

This section gives a brief summary of some complex arguments, which would benefit from more detailed exploration than is possible here. As suggested above, it may make sense to group different types of transactions around the key socio-cultural objectives which they help to meet. Building on Walzer's description of 'distributional spheres' (1983), it is possible that transactions could broadly be grouped into their respective 'transactional spheres'. Particular currencies may be associated with each sphere, or with key transactions in each, i.e. it may be appropriate to meet different types of objective.

In some cases, spheres, or transactions, are 'free-standing' in that currencies which grant access to others, do not or should not apply to these. For example, in a democratic society, it is generally accepted that political power, or control of framing (political sphere) should not be accessed by, or proportionate to, possession of income and wealth (economic sphere). Currencies have value for some purposes and not for others: "There are different companies – the strong, the handsome, the intelligent, the devout – and each man reigns in his own, not elsewhere...make the mistake of each aiming for universal dominion. Nothing can win, not even strength, for it is powerless in the kingdom of the wise." (Pascal, translator J.M. Cohen, cited in Walzer 1983, p18).

Difficulties arise when one good (or currency) dominates or usurps the rightful role of others. Walzer defines a dominant good as one where "individuals who have it, because they have it, can command a wide range of goods." (1983, p10). It becomes a currency which can traverse the boundaries of different spheres and transactions. If financial wealth is a truly dominant good (or rather occupying the role of currency as described in this paper) then it could be used to acquire political power, civil freedoms and ecclesiastical office. It becomes the means of acquiring key goods associated with other spheres and objectives. Yet, according to Walzer, "no citizen's standing in one sphere or with regard to one social good can be undercut by his standing in some other sphere, with regard to some other good." (1983, p19). If spheres are autonomous of each other, "inequality will not be multiplied through the conversion process." (Walzer 1983, p17). Thus, not all are included in everything, but each could have an equally valued place. This is described by Walzer in terms of 'complex equality'.

This can be illustrated by taking the example of financial currency, i.e. money. As a currency or indicator it has a number of advantages. It is usable in a vast array of transactions involving material goods, and it is reusable for other such transactions. It provides a commonly understood and consistent basis for expressing value. Assessment is straightforward and can be very precise - it is easily quantifiable. It also allows for adjustments to be made in order to stimulate or restrict demand. Where the objective is the acquisition or distribution of material goods in order to make a profit, money is a useful currency! However, not all transactions have such objectives. The fact that a person has money indicates nothing about their integrity, capacity to benefit from education, physical strength, altruism, etc. Yet integrity may be the relevant quality to gauge when it comes to meeting the objective of appropriately distributing political office, or capacity to benefit from education when it comes to distributing educational resources, etc. The possession of financial currency is an unreliable indicator of human capital. The fact that human currency may be more difficult to assess does not make financial currency an adequate proxy-indicator.

While retaining the notion of the range of different broad macro-level socio-cultural objectives such as wealth creation or adherence to a religious code, and the likelihood that different types of currency will be required to meet each, at a micro level, a variety of transactions may occur in each sphere. Each may have its own particular objective, goods and currency requirements. For example, human currencies, like evidence of work-related skills and experience, as well as financial currency, may all have a role to play in furthering the goal of wealth creation. Social welfare transactions have value to the extent that good housing, health, etc. are necessary for wealth creation, and civil or legal transactions in as much as they are necessary to promote confidence in contracts. Religious or spiritual objectives may be less relevant (although adherence might become a proxy-indicator of 'membership', i.e. legitimate transactor status or otherwise, for the purposes of economic transactions). A hierarchy of transactions and currencies emerges, according to the extent each is deemed to be relevant to wealth creation. The economic sphere expands to encompass others. Yet other macro-level objectives, transactions and currencies, may be worthwhile for reasons other than wealth creation – in fact wealth creation may be the means of achieving others (e.g. social welfare), implying a different structure to the hierarchy.

In order to maximise scope for the (uncoerced) inclusion of diversity, the aim is to find structures in which different currencies can have equal value, i.e. are recognised as having equal importance. While qualities such as physical strength and intelligence (as per the quote above) are not the same, they may nonetheless make an equal contribution towards fulfilling equally important, if

different, objectives. Rather than any ‘kingdom’ or society being built on just one, it is likely that a range of qualities or currencies will be required to fulfil a range of objectives. Neither is it the case that a person will necessarily only possess one quality or currency. They may be both physically strong and intelligent, although the presence of one clearly cannot be taken to indicate the presence of the other! As will be explored in section 3, identities and hence currencies are multi-faceted, even though on occasions assumptions based on narrow norms may mean that the presence of one characteristic obscures the existence of others.

While it may be true that a specific type of currency may be necessary to meet a given objective, it does not follow that a currency can only be appropriate to meet one given objective. Currencies can be both specific and multi-purpose. Difficulties arise, not because currencies can be multi-purpose, but when one becomes so to the exclusion of others – accelerating the social mobility of those with it and excluding those without it. Qualities such as intelligence, strength, integrity, capacity to learn, etc. may well have a role to play in meeting economic, social, and other objectives. This opens up options for inclusion in the different spheres, potentially providing inclusion into all societal dimensions and promoting social mobility, even if it remains the case that certain currencies are likely to be particularly associated with a given macro-level objective and its transactional sphere. However, not all currencies are ‘mutable’ (particularly personal characteristics like ethnicity, age or impairment) and some transactions and currencies will be very specialised.

If the aim is to promote inclusion into all societal dimensions, it would seem to follow that the most conducive structure is likely to be one which endorses and values as important different macro-level objectives rather than just one and which acknowledges that a range of currencies and transactions are required in order to meet each. Norms need to acknowledge that people have various currencies and avoid making stereotypical judgements on the presence or absence of others, based on evidence of one. The currencies selected to meet transactional objectives need to be logically appropriate as indicators for making judgements about appropriate distribution. A further implication might be that competition for one good becomes dissipated as different goods are equally and commonly valued. In contrast to the notion that diversification or the provision of alternatives creates competition, providing all have equal value, the opposite must be true. Moreover, in a social context in which equal value is placed on different currencies and goods, and on participation in different transactional processes, inequality with regard to any one is less likely to be indicative of exclusion overall.

6. *Dynamics*

The social context can be expected to be more or less dynamic, depending on such factors as perceived or actual inconsistencies between and within socio-cultural understandings – between declared objectives and strategies for implementing them, differing priorities for objectives or views on ways to achieve them, struggles for redistribution of power and resources, or recognition of resources, and of the criteria for framing transactions. The more restrictive in terms of the objectives and resources valued, and the more unequal the distribution of those resources, the greater those dynamics would logically be. Similarly, in a multi-cultural society, where different socio-cultural understandings co-exist and find expression, the interaction between them would engender a series of dynamics. These may also be externally generated. An awareness of alternatives, through drawing comparisons with others within or beyond the community in question, might engender a ‘dialogical relationship’ (Taylor 1992) through which communities as well as individuals comprehend and question their identities.

Dynamics may be towards convergence, or divergence. Friction may be expressed, insecure identities shored up and status reinforced by focusing on obvious or superficial differences. Conversely, by investigating and acknowledging similarities and learning about other norms and customs, new insights may be gained, and shifts occur in understanding, aspirations and practices. Of course, sometimes alternatives can be mutually exclusive, such as where the fulfilment of one objective, or pursuance of one strategy, precludes others. While there may be fears that acknowledging difference may generate destructive dynamics, so too can the failure to address it. There is no obvious reason why the misrecognition of identity (Taylor 1992) and resulting oppression should not apply to communities as well as to individuals.

If the aim is for inclusion, then a positive approach is clearly required towards diversity and the challenges to accepted norms and understandings that can ensue upon exposure to alternatives. Where adjustments to the social context result, this may be expressed in terms of which or how many forms of transactional processes are valued, and/or adjustments to access criteria. The redrafting of terms of inclusion re-shapes the social mainstream, and redraws boundaries between inclusion and exclusion. An appreciation of such dynamics should therefore be helpful to managing the inclusion of diversity.

DYNAMICS BETWEEN DIFFERENT SOCIETAL LEVELS

Boundaries may exist not just between types of transaction or spheres, in that goods and currencies are not convertible between them, but also between societal levels – supranational, national, regional and local. These can be used as boundaries to grant or deny access. Their boundaries remain important

contributors to the drafting of terms of inclusion, and in generating dynamics when exclusion is contested. It is possible to be excluded from transactions relating to one sphere and not others, depending on societal level. For example, it is possible to purchase goods irrespective of area of residency, but not to stand for election as a Councillor, except in the area where one lives or works.

Institutions associated with each sphere may exist at different societal levels. As previously suggested (see section 1, sub-section 5) each may have its own culture, accepted and unquestioned ways of operating, etc. Their existence at different levels also provides a focus for locating socio-cultural understandings and/or the development of counter-cultures. Cultural factors shaping aspirations and expectations about inclusion may be very localised. The social context pertaining to the immediate surrounding community may be more significant to inclusion or exclusion, rather than the wider context of 'society'. Each community may have their own localised culture and competing counter-cultures. Additionally, there may be cultural clashes or mismatches between societal levels.

To accommodate diversity 'vertically', it is possible that broad parameters for framing are set at international level, and are progressively narrowed by framers at each lower societal level. This allows for some degree of flexibility, while ensuring some unifying similarities to the social context. Of course, how much is to be delegated may be contested, and there may be friction created between the differences that anyway ensue (e.g. pressures to change Westminster policy following the Scottish Parliament's introduction of free personal care for older people). Dynamics may not just be 'horizontal', i.e. between different norms and objectives at the same societal level, but 'vertical' between them at different levels. Taken to the extreme, it might be possible to confine (perceived or actually) incompatible differences to particular geographical areas, each with their own set of framing and administering institutions. However, this ceases to be a mechanism for accommodating diversity and becomes a means of excluding it from the mainstream.

DYNAMICS BETWEEN SOCIAL GROUPINGS

As discussed, different social contexts may prioritise different objectives and associated transactional processes, requiring different amounts and types of currency. Each may therefore impact differently on people depending on their personal characteristics, where these are relevant to access criteria. For example, Oliver (1990) has argued that the oppression experienced by disabled people is related to the structuring of capitalist society and its treatment of those considered economically unproductive. Thus, in a society where the dominant norms and objectives decree inclusion via paid work, exclusion must result where immutable inflexibilities in the labour market (availability of jobs or

certain types of jobs) intersect with immutable personal characteristics. However, some assumed immutable inflexibilities in the environment (in this example, the labour market) may be nothing of the kind. It may be entirely possible to reorganise the job, its hours and location of work to accommodate people with a wider range of personal characteristics. Here the aim of including diversity leads to examination and adjustments to the terms of inclusion. But is it inevitable that inclusion must be achieved through paid work? Could the designation of only one route to inclusion itself be described as discriminatory? In a social context which valued a range of objectives and forms of societal relationships, more options for inclusion would result. Any immutable inflexibilities with regard to just one should have less significant repercussions for exclusion.

The persistent exclusion of people with particular personal characteristics can lead to the birth of movements based on those personal characteristics, such as the women's, black or disability movements. These aim to achieve shifts in the social context, whether to change objectives and norms, or to increase access through challenging failure to recognise resources, or to change the priority accorded to key transactional processes. This engenders new forms of social organisation, founded on shared experience, associated with a characteristic, such as impairment, ethnic origin, sexual orientation, age, role, activity, currency, or locality. However, while exclusion may have generated their existence, such groupings can themselves become exclusive.

If it is indeed the case that people who are excluded will be impelled to develop oppositional counter-cultures, it follows logically that exclusion from all groupings or cultures would be impossible. By the same token, where communities exist in opposition to each other, inclusion in all becomes logically impossible. In some cases, exclusion from one community can automatically bring inclusion into another. Even those whom society purposefully excludes through imprisonment may be part of a community, with a hierarchy, behavioural norms, status symbols, etc. If exclusion can promote certain forms of participation through restricting others, the issue becomes less about whether inclusion occurs and more a matter of inclusion in what, and the associated value judgements.

However, for counter-cultures to take shape, and groupings to form, communicational and organisational infrastructure is required. Total exclusion may arise in the form of isolation ensuing when infrastructure does not permit shared characteristics to be recognised and organisation to occur. For example, the removal of rights to freedom of association is one way the development of counter-cultures may be inhibited.

MANAGING DYNAMICS

If power is disseminated through democracy, the social context is likely to be contested and fluid, as attempts are made to render social arrangements both coherent and advantageous from the perspectives of people who are differently placed. Where power is concentrated in the hands of an undemocratically appointed elite, and the one perspective is imposed, any incoherence or inconsistencies cannot so readily be challenged. Rigidity ensues, if it is assumed that different perspectives continue to exist but are prevented from finding expression. To promote sustainability, existing alternative perspectives need to be repressed, while the development of new ones is to be avoided. However, the advent of new infrastructures such as IT, satellite television and global transport systems would seem to make it increasingly hard to control the flow of alternatives. The latter in particular may also increase the likelihood of multiculturalism within a given society.

If such factors have indeed increased the likelihood of exposure to diversity, the question of how to respond becomes more pressing. Broadly, the options are to redraft the terms of inclusion in order to widen the mainstream, to introduce new clauses providing specific provision for people with certain characteristics, or seek to oppress diversity into homogeneity. Either ‘adjustments’ are made to the social context, or to those whom it does not accommodate. Those who cannot or will not adjust, those whose differences are not recognised or deemed sufficiently important to merit a response, are excluded – at least from approved society.

If a very restrictive limited society becomes increasingly difficult to sustain, so too may be one which allows for the inclusion of inherently, fundamentally and unavoidably contradictory alternatives. Destructive dynamics may be generated by enforced tolerance of contradictory diversity as much as by enforced intolerance of non-contradictory diversity. This signals that successfully to maximise inclusion of diversity requires clarity as to where alternatives must be logically mutually exclusive, and where this is so significant as to undermine the fundamental tenets of the terms of inclusion. The gap between perceived and actual contradictions may be extensive, or take a different shape to that initially assumed. Of course, an artificial ascription of incompatibility may not necessarily be the inadvertent outcome of unthinking prejudice. It may be motivated by responses to (actual or perceived) scarcity and the consequent need to establish restrictive criteria for access in order to assert or defend claims, the desire to shore up insecure identities or distract attention from chaos within by focusing on the threat without, and so on.

7. *Scope for Exclusion*

In the course of considering what the components of the social context might be and its dynamics, it has been possible to identify different forms of inclusion and exclusion.

In a complex society, which accommodates and values a range of objectives and associated resources, where powers are disseminated to institutions at different societal levels, the terms of inclusion may vary. Within each setting, individuals may be more, or less, powerful. They may have more, or less, opportunities to transact. Although, as discussed above, absolute exclusion from a given setting or grouping is possible, inclusion or exclusion from society overall may perhaps be better understood as a matter of degree. In a society made up of different communities and institutions, an individual may have access to transactions emanating from some but not others. An individual may be more, or less, connected to different communities and more, or less, included in the network of transactions valued by their society. An individual's degree of inclusion into society can be understood in relation to that network – the extent to which they are enmeshed in it and what power or capacity they have with regard to each transaction. Instead of plotting positions along a two dimensional line or spectrum from exclusion to inclusion (or poor to rich), inclusion can be conceptualised as 'three dimensional' – or perhaps four dimensional if seen as a dynamic process, changing over time.

Social arrangements are likely to be under constant challenge, buffeted by pressures both external and internal. The implications for inclusion depend to some extent not just on what the dominant socio-cultural norms and objectives are, but how rigidly they are enforced. If it is narrowly constructed around one objective and dominant currency or good, the type of societal relationship valued and the options for inclusion will be similarly narrow. Where a priori distribution of the dominant currency/good is inequitable, pressures to widen the terms of inclusion can be expected to be intense. Unless repressed (overtly or covertly), this may result in the generating or reinforcement of alternative world views and cultures. Conformity is the only route to inclusion. Even here, those with the dominant good may be expected to defend their privileged status, through increasing currency requirements. Scarcity is the reason for exclusion, while the management of scarcity can be both the route to promoting conformity, and of maintaining the status quo.

This raises the question of the extent to which misrecognition of identity can be attributed to the desire to defend claims to dominant currencies and goods. An acknowledgement of sameness may undermine arguments for inequitable distribution, where distribution hinges on possessing that particular currency. Those with a disproportionate amount of the dominant currency may have a

vested interest in misrecognising it in others, or misrecognising the capacity of others to acquire it. Yet, if the dominance of one type of currency or good is not inevitable, competition is reduced. Different currencies have value, and pressures to misrecognise are dissipated. The social context may thus have implications for how many or few forms of societal relationships are to be valued, for understandings of identity and consequently who is, and who is not, to be included in what.

Section Three: Identity

1. Introduction

In order to enact societal relationships, the respective parties need to be able to ‘place’ each other, in terms of their roles, currencies and goods. Framers, administrators and transactors at different levels and perhaps operating in different spheres, all need to be able to make assessments about the identity of each other. The construal and misconstrual of identity is likely to be determined by the social context, the prevailing norms and objectives, the purpose of assessment, its criteria and the quality of its currency/identity indicators. It may also be influenced by a genuine scarcity of resources, (i.e. where this cannot be addressed by increasing production), or by the desire of those with valued resources to defend their privilege.

It is important to make accurate assessments of identity – to inform the appropriate distribution of resources and to identify and, where possible, avoid risk. Yet, the minute scrutiny of large numbers of people over a prolonged period of time is unlikely to be possible. Therefore, it becomes imperative to find reliable short-cut indicators with which to ‘place’ people, or assess them against transactional blueprints. Not only will the prioritisation of certain resources or characteristics be socio-culturally determined, so too will be the indicators; the same indicator having the potential to have different meanings in different social contexts.

Relationships and communications between and at different societal levels, and between those occupying different roles, are likely to serve different purposes, probably for each party. The greater the distance, or more rapid the assessment, the less can be discerned and the greater the scope for misunderstandings. Details, nuances and subtleties must be dispensed with. Either way, the purpose for selection needs to be established, relevant currencies prioritised and indicators ascribed. As discussed in section 1, sub-section 4, above, currency (personal characteristics, behaviour and possessions) can serve, not just as the practical means through which goods are acquired or denied, but as symbolic indicators of identity.

While it is hard to see how reliance on indicators of identity can be avoided, the danger with short-cuts is that they lead to inaccuracies. There may be trade-offs between accuracy and speed. Indicators may be based on false assumptions, or on probabilities which lead crucial contradictory evidence to be overlooked. Transactions are framed and assessed without full cognizance of the potential for capacity. The failure to transact provoked by inaccessible transactional infrastructure may be wrongly attributed to a lack of capacity to transact. The

misrecognition of identity is a major form of discrimination, in turn resulting in exclusion.

2. *The Importance of Context and Perspective*

As discussed in section two, differing social contexts can be expected to impact differently on people with different characteristics or resources. Depending on the objectives, values and norms and how tightly terms of inclusion are drawn and enforced, characteristics or resources will be judged useful, normal or otherwise. Identity and status will be implicitly or explicitly determined against such benchmarks. Different benchmarks will thus lead to different understandings about the identity and status of others. The social context is critical, either allowing capacity to find expression (see Gershuny 1998), preventing its expression, or creating incapacity.

The social model of disability (e.g. Oliver 1990, Oliver 1996, Barnes et al 1999) means the collective identity of physically impaired people or, indeed, impaired people more generally, can be located in the shared experience of the impact of discrimination. Oliver offers the following definition of disability: “the disadvantage or restriction of activity caused by a contemporary social organisation which takes no or little account of people who have physical impairments and thus excludes them from the mainstream of social activities” (UPIAS 1976, cited in Oliver 1990, p11).

Disability could therefore be understood as synonymous with discrimination and resulting exclusion. Although here it is on the basis of physical impairment, there is no obvious reason why, in principle, a failure to take into account other forms of impairment or other personal characteristics could not also literally result in disability. Oliver (1990) further relates the oppression experienced by disabled (impaired) people to the structuring of capitalist society and its treatment of those considered economically unproductive.

Disabled people, denied their civil right of freedom of movement, any evidence of their capacity obscured by apparent evidence of incapacity, find themselves barred from access to key economic transactions, particularly employment and earned income. Adjustments to terms of inclusion could be made in one of two ways – by accentuating difference through ‘special’ additional measures, or by removing difference through amending mainstream provision. It would be possible to introduce ‘special’ buses specifically designed for wheelchair users, or to redesign all buses so that wheelchair users can be accommodated; to allow flexible working patterns for workers more generally, or just for the few. In the absence of such adjustments, disabled people are compensated (poorly) via social ‘welfare’ rights to social security. However, the nature and traditional structure of welfare provision for disabled people, the power of professionals

over their lives, segregated educational, health and care institutions, can further erode civil rights and access to key transactions (Oliver 1996). Welfare dependency is not necessarily an inevitable consequence of impairment, but of society's failure to accommodate it, and the nature of its response to it.

Malik (1996) discusses race as conceptualised either in terms of biological differences or as a social construct (note the similarities with the discourse of medical and social models which prevails in the field of disability). He observes that "Race accounted for social inequalities by attributing them to nature." (1996, p6). Social differences thus become 'natural'. Interestingly, he too locates the rise of racism within the context of the divisions created by capitalist society. The relationship between culture and race is also discussed, suggesting that racial ideologies permeate both structural and cultural levels. At a personal level, Malik comments that "On meeting a fellow human being there are a variety of ways we can respond" (1996, pp 5,6). This is eloquently expressed by Stocking (also cited in Malik 1996): "On meeting antipodal man one could marvel at his fundamental likeness to oneself or one could gasp at his immediately striking differences. One could regard these differences as of degree or of kind, as products of changing environment or immutable heredity, as dynamic or static, as relative or absolute, as inconsequential or hierarchical. Considered in these terms, polygenist thinking did not die with Darwin's *Origin of Species*, nor is it entirely dead today." (1982, p45). The characteristics taken as indicators of such manifestations of difference, and how these relate to 'classes of people' (Banton 1994), are not, however, discussed.

This approach is in keeping with the theory that the nature of exclusion is determined by the socio-cultural structuring of society. In addition, as explored below, the attitudes and actions of individual assessors can intervene at a personal level. This is consistent with Thompson's analysis of discrimination at structural, cultural and personal levels, (1998), if somewhat differently framed here.

Identities, and associated labels, may be imposed by the dominant majority or they may be self-defined. The distinction is not always clear-cut. How is it possible for an individual to define their identity without reference to the wider context? To what extent can someone who is part of a culture see themselves objectively from it? Identity cannot, therefore, exist in isolation. It needs to be continuously communicated to be affirmed. This can be seen as a circular process, whereby an individual seeks to communicate their identity to others, and understands their identity by the ways in which others reflect it back (Taylor 1992). The nature of the response may encourage the individual to modify, where possible, either their characteristics or the means of conveying them.

People may gain strength from believing that what is imposed was in fact chosen, i.e. they anyway reject the society that rejects them. As discussed in section 2, sub-section 6 above, this can give rise to the development of counter-cultures and a new set of values, where what in one culture is deemed negative becomes positive currency; what in one invalidates the transactor, in another is the passport to membership of a community.

3. *Components of Identity*

Any individual will possess a range of characteristics which locate them within transactional processes, spheres and levels. Identity is not one-dimensional, but multi-dimensional, including characteristics which are collective, role-related and/or changeable over time.

Individual characteristics could include:

- Characteristics associated with the possession of currencies
- Roles within different transactions and transactional spheres – n.b. different roles may well apply in different transactions – or it may be that framers ‘cluster’
- Component parts of individual identity may exist at different levels, i.e. societal, organisational, community, neighbourhood, family

Collective or commonly held characteristics may be based on:

- Identification with a particular socio-cultural understanding of approved norms and objectives
- One or more shared individual characteristic (role, experience, resource level or type) within a specific socio-cultural setting, sphere or level
- One or more shared individual characteristics across different socio-cultural settings, spheres or levels

The process whereby individual characteristics become recognised as shared characteristics, may give rise to the emergence of classes of people, movements or counter-cultures, with objectives and norms of their own, against which to assess similarities and differences. Relationships may, therefore, not just be ‘vertical’, i.e. along the transactor/administrator/framer, or local/national/supra-national axis’s, but also ‘horizontal’, e.g. between transactors or between framers, or between those at the same societal levels, etc. They may be based on the fact that those involved share the same level or type of resource, or on ‘power dependences’ (Rhodes 1981), where each has resources that the other needs, or one has resources needed by the other. Any may form the basis for assessment and transaction. There will often be a mixture of all of these. The greater the diversity of types of relationships, and of characteristics and resources valued, the richer and more cohesive the society is likely to be (particularly where these cross socio-cultural boundaries) and the more that the

society has successfully managed to include diversity. Where relationships are possible only among people with shared characteristics, and where socio-cultural understandings and priorities are deemed incompatible, the result will be what the report into racial disturbances in Summer 2001 (Cantle 2001) termed 'parallel lives', but in a socio-cultural rather than merely geographical sense.

Components to identity may be multiple at any and all levels, resulting in a network of relationships through which overall identity is understood, and through which inclusion may be achieved. Some component parts of identity may be transient, others are immutable, some chosen (or deemed so) or deserved, others not. This may have a significant impact on the type of attitude provoked, whether condemnatory or sympathetic, compliant or challenging.

4. Assessments, Attitudes and Actions

In view of the differing natures and purposes of transactional relationships, it is logical that assessments too will have different objectives, and that subsequent responses will take different forms.

For example, in order to ensure that resources are allocated as intended, it is necessary for administrators to be able to make sound judgments about the capacity of the prospective transactor. Particularly where transactions are designed to equalize through redressing imbalances, there may well be concerns to establish 'desert', i.e. whether the transactor is responsible for their disadvantage and the extent to which they can assume responsibility for redressing it. Administrators also need to establish whether the capacity and the agency of the transactor (or respective lack of them) is likely to be, or can be, directed in accordance with the approved norms, objectives and strategies, or whether they risk constituting a threat to them.

The transactor too needs information about the administrator, who the administrator is, their powers and the assessment criteria and procedures to be employed. They also need to be able to judge whether the goods to which they grant access are likely to meet their objectives, and identify risks that they will not. There may be risks too that the currency requirements are too great, or assessment procedure too arduous, perhaps requiring the transactor to make unacceptable changes to behaviour. Assessment is thus a two-way process, as indeed is the transactional relationship itself. Depending on the location of scarcity (see section 1, subsection 6), the judgement of the administrator or of the transactor carries more weight. Depending too on the power balance between the two, different strategies may be available by way of response.

Whatever the precise objectives of the assessment, or the perspective of the party concerned, it is possible to identify three common areas for assessment. Depending on other factors, judgements about these may serve different purposes:

Judgement about degree of capacity: e.g., what resources the person has, and their potential to acquire more.

Judgement about degree of agency: e.g., whether the person has control over how their resources are used or allocated, whether they can be taken to be responsible for their resources, or lack of them, whether they can assume responsibility to redress their disadvantage.

Judgement about degree of threat, or the opposite: how/if capacity is likely to be used and what negative or positive outcomes may ensue.

It is suggested that responses to these will vary, depending on power relationships and whether or not there is choice about engagement in the transaction. Transaction is likely to be unavoidable when it is the means of meeting basic needs, or where conformity is directly imposed. Incentives to acquire capacity, assume agency and direct it positively (i.e. in accordance with approved socio-cultural objectives) may all be achieved through constructions of scarcity, and currency criteria focusing on behaviour.

Judgements (or misjudgements) may be made with regard to these separately, but seem more likely to be made in combination. An assessment of one immediately begs questions about the others, e.g. in Western culture degrees of capacity and agency may typically be expected, or required, to go together. Threat may ensue either from negatively directed capacity and agency (i.e. contrary to approved norms, etc.), or the potential drain on others' resources, where the individual has neither capacity nor agency and thus responsibility for them falls elsewhere. In other cultures, the exercise of individual agency may itself be viewed as threatening, and this threat increases proportionate to capacity.

In combination, depending on the context, these three judgements could give rise to a range of other judgements about the individual, such as her/his worth, power, neediness, desert or predictability. For example, if a person is poor or without skills (i.e. lacks capacity) but it is not deemed to be their fault and they cannot reasonably be expected to improve their situation (i.e. lacked and continues to lack agency), they might be judged both needy and deserving. If they are needy, but did or do have agency, their desert might become questionable. Judgements would also need to be made about whether the wider

repercussions of allocating goods to meet need would be negative (constitute a threat) or positive.

The following table is intended as purely illustrative of the proposition that it might be possible to discern some broadly coherent connections between judgements and attitudes, i.e. how judgements might engender certain attitudes. As ever, the social context will be critical in influencing the nature of any such connections.

Table 3: Possible Relationship between Judgements and Attitudes in Western Culture

Capacity	Agency	Threat	Possible resulting attitudes?
X	X	X	Negative – condemnation, fear, anger, negotiation, avoidance, subversion
X	X	–	Positive – endorsement, encouragement
X	–	X	Ambiguous – depends on assessments as to why an individual has no agency, when it might be expected that they would if they have capacity, why they are a threat when they have no agency, whether the individual is to be held accountable for their lack of agency and negative behaviour, or whether it is attributable to personal or structural factors beyond their control
X	–	–	Positive – society needs to empower the individual by giving them/obliging them to assume agency, while directing them to employ it in directions conducive to socio-cultural objectives
–	X	X	Negative – condemnation, fear, anger, etc.
–	–	X	Ambiguous – unclear why a threat should remain if the individual has no agency, unless the threat takes the form of a drain on resources
–	X	–	Ambiguous – direction to prevent agency being used in a negative way
–	–	–	Indifference – pity, patronisation, protection

X = is judged to have component to their identity

– = is judged not to have this component to their identity

LINKING ATTITUDE TO ACTION

As with connections between judgements and attitudes, connections between attitudes and actions are never likely to be straightforward or very consistent. Attitudes are not always consciously held and the consequences of actions are

not always externally obvious – particularly where the result is exclusion. Even where attitudes are consciously discriminatory, the scope for expression may be constrained, e.g. by legislation. It is possible, however, to attempt to trace how action might logically emanate from attitude. Again, the power balance is likely to be significant. For example, a more powerful administrator confronted with a less powerful transactor, might be expected to act as follows:

- *Condemnation, fear, anger:* The removal of the transactor's agency, e.g. through imprisonment and authoritarian containment, or constructions of scarcity around basic needs in order to be able to impose behavioural currency requirements.
- *Indifference, pity, patronisation:* Indifference can be expected to lead to particularly inaccurate assessments – de facto less attention will be paid to the transactor's capacity and ability to assume agency. Results may include the consolidation of disempowerment, needs defined by professionals rather than transactors, consequently inappropriate services and inaccessible transactional infrastructure. In addition, in the context of low expectations, there may be a disproportionately positive response to achievements.
- *Empowerment:* The encouragement of agency, usually in a particular direction, through directing or withholding resources or 'opportunity'.
- *Endorsement:* The encouragement of agency and capacity by rewarding with resources and opportunity.
- *Acceptance of the role of structural factors in inhibiting capacity and agency:* Action in the form of special add-on programmes to redress historical imbalances in resources and opportunities. Adjustments to transactional infrastructure or entitlement criteria.

The above responses, while they may seem broadly logical, are nonetheless speculative. The existence of interconnections between indicators, judgements, attitudes and actions might usefully be explored via qualitative research, bearing in mind that their nature can be expected to vary according to the social context.

5. *Construing Identity*

Whereas sometimes possessions, personal characteristics and behaviour will be apparent, this will not always be the case. To successfully transact, it is not just necessary to have currency, but to be able to demonstrate it, or the lack of it, depending on the terms of transaction. Strategies may also be found to conceal 'negative' currency, where to have it is counter-productive to the allocation of goods.

Even if the exact location cannot be fixed, it may be possible to discern parameters within which truth about identity must be located. Invariably, this must be set into context, a comparison with something else, the knowledge that

both alternatives cannot co-exist as they are mutually exclusive. It is suggested that there exists a series of naturally occurring limitations, which can be used as reliable indicators. This is where alternatives exist whose co-existence is conceptually and practically impossible. For example:

Opportunity costs:

- Time limitations – if time is devoted to one activity, the same time cannot be spent on another activity.
- Resource limitations – if money is spent on one purchase, the same money cannot be spent on another.

Space:

- Geographical location – if a person is (physically) in one place the same person cannot simultaneously (physically) be somewhere else.
- Land is a finite resource (Hirsch 1997) and there must be limitations on its usage.

Quantity: If there is one full-time job, one house, one transaction to be framed, there are limitations to the numbers of people that can have or do them, notwithstanding that they may be widely or narrowly distributed, e.g. the job becomes part-time and shared, the house becomes multiply occupied and the transaction is framed according to pluralist rather than elitist principles.

Biological characteristics? These may be mutually exclusive – e.g., a person cannot be old and young, disabled and non-disabled, black and white, at the same time providing meanings and context are held constant.

Currency will be made identifiable to assessors in various ways, some more reliable or less ambiguous than others. Appearance may – or may not – give clues to personal characteristics (e.g. skin tone, age, some forms of impairment). Accent too, may serve as a complementary indicator, reinforcing or diminishing the messages conveyed by appearance. The use of jargon acts as a status symbol and mechanism for identifying shared characteristics (specialisms) and delineating roles. These indicators may also be taken as a means of predicting behaviour. However, to make sound judgements, each needs to be able to assess the other's behaviour through experiencing it over time. Clearly, this may not always be practical. So, written documentation, references or testimonials may be required. Evidence of the consequences of action, or inaction, will often be difficult to establish, when effects may be due to one of many causes, not least structural barriers or personal failings. Of all currencies, behaviour will often be the most difficult to assess. It is generally easier to portray material resources in reliable form. It is straightforward to assess amounts of cash – there is either enough presented to make the purchase or there is not.

Evidence of one type of currency may be taken to indicate the likely presence or absence of others. Although Gershuny states: “We are what we have done; what we are determines what we do next; what we do next determines what we become.” (1998, pp36,37), the relationship between possession of material resources and personal characteristics and what we are is, if anything, more blurred. The possession of income/wealth or societally or culturally valued goods can define identity and enhance personal value. Similarly lack of these may define identity and decrease ascribed personal value. Material possessions may mitigate ‘negative’ personal characteristics or emphasise them. Assumptions about personal characteristics might be made on the basis of the possession of income etc, or lack of it – taken as a proxy-indicators of good/bad character, un/importance, etc. Similarly, personal characteristics, such as age, minority ethnic status, non/disability might be taken as proxy-indicators of income (or lack of it), etc. However, whatever the probabilities, assumptions and proxy-indicators may well be totally inaccurate. Personal characteristics as well as their significance may both be determined by the social context and its terms of inclusion.

As discussed above, individuals each possess a number of characteristics, although one may predominate, depending on the socio-cultural context, exposed nature of the characteristic, objectives and currency for assessment and attitudes of the assessor. Characteristics may be linked, or be stereotypically perceived to be linked, e.g. disability and ill-health; homosexuality and HIV positive status; possession of qualifications and high income; lack of qualifications and ethnic minority origin. Indeed, there may be quantitative research evidence to support the probability of such connections. It does not follow that this can be relied upon in every case.

The practical difficulties of making precise assessments may be a factor in the establishment of broad classes or bands of people, based around more clearly identifiable characteristics, at the expense of others that are less readily discernible. The narrower the band, the more exclusionary or exclusive. The wider the band, the greater the likelihood that other relevant resources or characteristics will be overlooked. The more indicators or criteria employed in assessment, the more accurate and less stereotypical that assessment is likely to be. Yet such an approach may also be unacceptably intrusive, while narrowing down the gateway to inclusion.

6. *Discrimination*

It is proposed that discrimination can broadly be defined as ‘failure to enable, recognise, or act consistently upon, the presentation of required currencies’. Generally this translates as ‘unjustifiably unfavourable treatment’. The chief reason why it is unjustifiable is likely to be because it is inequitable.

Judgements hinge on assessments of sameness and difference. Treatment becomes inequitable when those with the same characteristics are treated differently, or those with different characteristics are treated the same. However, it is possible for people with certain characteristics (age, gender, ethnic origin, physical impairment, etc.) to be unjustly but consistently treated unfavourably because of that characteristic.

If we take transactional processes (see Section One) as mechanisms for inclusion, it should become possible to explore the potential role played by discrimination in promoting exclusion. There appears to be potential for it to intervene in different ways and at different stages of the transactional process:

- Framing of transactional processes may exclude people with relevant types or amounts of currencies, either invalidating them as prospective transactors from the outset, or rejecting them at the point of assessment
- Reliance on irrelevant or inaccurate indicators, and failure to identify significant characteristics and resources
- The creation of 'broad classes of people' to whom social rights are accorded, where each class shares one or some characteristics but where individuals may possess others that are relevant
- Administrative procedures lacking transparency, discretionary judgements and lack of accountability for inequitable treatment
- Inaccessible transactional infrastructures

The misconstrual of identity, either by framers or by administrators, may be one cause of inequitable treatment. Yet it would also be possible for identity to be accurately construed, but for inequitable distribution still to occur.

DISCRIMINATION AS MISCONSTRUAL OF IDENTITY

It is clear from the above discussion that the accurate construal of identity is fraught with difficulties. Yet, for people with certain characteristics, the misconstrual and ascription of their identity, the attitudes that provoke it and the negative responses that ensue can be everyday occurrences. Even where certain characteristics are not judged to be relevant, there may be a lack of awareness as to how people with them are effectively barred from participating because of the way transactions are framed and infrastructure is constructed. For example, an ability to speak fluent English, or to climb stairs may not be relevant to the transaction, and these may not be selected by framers as relevant criteria for the transaction. Nonetheless, inaccessible transactional infrastructure may make it impossible for people without those abilities to claim a benefit or make a purchase. The selection of valid currencies and their indicators, and the extent to which currencies define identity, is clearly critical when it comes to framing and administering transactional processes. So too is awareness of how those with valid currencies may nonetheless be excluded. It is not just a matter of

accurately construing identity but of fully comprehending the implications of certain otherwise irrelevant characteristics and, where possible, taking measures to accommodate them so that they do not impede participation.

DISCRIMINATION AS INEQUITABLE DISTRIBUTION

Inequitable or discriminatory allocation may theoretically arise even where construal of identity at the points of framing and assessment is accurate. Despite possessing relevant currencies and successfully conveying them, allocation is withheld. This may be because administrators choose to discount the fact that currency conditions are met, perhaps because they attribute significance to another characteristic. Discrimination is deliberate, for example where racists believe that people from other ethnic groups are intrinsically inferior or lacking in desert, or women are not promoted, not because they are less competent than men, but because of their gender. Particular currencies (here, personal characteristics) or aspects of identity are accorded over-riding significance by some administrators, even where framers have decreed these to be irrelevant. Where criteria are not explicit and administrative procedures are not open and transparent, the scope for discriminatory and inequitable actions by those responsible for allocation increases.

DISCRIMINATION IN SOCIAL CONTEXT

As discussed, the social context is the means through which identity is understood. However, it may not be simply that norms determine how people with certain characteristics are treated, and they in turn understand their own identities. It may be that the nature of the social context creates characteristics, either accentuating or minimising differences between people and how they must be treated if they are to be accommodated. Where the mainstream is narrow, a variety of additional measures will be required – in themselves underlining that those in receipt of them are ‘different’ to the norm. In as much as social context finds expression through transactional processes, a ‘narrow mainstream’ might be illustrated by the creation of inaccessible transactional infrastructure. The implicit requirement that people should be able to climb stairs might be addressed, either by installing a ramp or a lift which everyone would use, thereby widening the mainstream and minimising difference. Alternatively, a chair-lift just for people who cannot climb stairs might be installed – leaving the mainstream unchanged and accentuating difference. While the barrier to equal participation may have been overcome, the means of doing so remains inequitable. If both solutions are possible, but one means is preferable to another, and those having to use the less preferable means are consequently disadvantaged, then it also becomes discriminatory.

Discrimination may also arise in situations where discrepancies exist between social contexts and transactional criteria. Either the same criteria in different

social contexts, or different criteria in the same social context, might give rise to unjustifiable inequities.

It seems possible to summarise the key ways in which discrimination might be expressed as follows:

- A reaction to certain characteristics, whether perceived or actual, and associated value judgements
- A failure to accommodate certain characteristics because the need to do so is not recognised
- The accentuation, designation or creation of certain characteristics due to the construction (purposeful or otherwise) of social and transactional context

A discriminatory reaction might be:

- To prevent an individual or community with certain characteristics from participating in a given transactional process
- To acknowledge only the one characteristic, when many characteristics may exist
- On the basis of that one characteristic, to impose an identity and its label on the individual or community, preventing self-definition
- To make assumptions about individual capacity and behaviour based on a cultural and/or transactional blueprint or stereotype
- To fail to acknowledge differences beyond the collective stereotype, despite evidence to the contrary - assuming structures and attitudes permit contradictory evidence to emerge and that judgements of incapacity do not become self-fulfilling, either because development of capacity requires access, e.g. to education, and this is denied, or because the individual, being part of that culture or society believes the message that they have no capacity or agency

FORMS OF DISCRIMINATION

As previously discussed, discrimination may originate in attitudes and/or find expression via action or behaviour. There are, however, a range of forms that discrimination might take:

Attitudinal: based on perceived or actual personal or cultural characteristics:

- One characteristic negates others
- Conflation of individual with collective (stereotype), assumption of personal capacity/possession of material resources/behaviour derived from collective characteristic
- Consciously, or unconsciously, assessment only focuses on narrowly defined norms

Behavioural: expressed in the design of transactional infrastructure (environment and organisational processes), or the behaviour of one individual towards another, perhaps reflecting attitudes.

Deliberate: inaccurate stereotypes are socio-culturally legitimised, or legitimised within that counter-culture.

Non-deliberate: attitudes and behaviour are not conscious and there is no awareness of misconstrual.

Direct: there is a strong and transparent causal relationship between the attitude or behaviour (whether deliberate or not) and its discriminatory impact.

Indirect: there is a weaker and more complex causal relationship.

Clearly, differing combinations of the above can co-exist, while some forms are more likely to be mutually exclusive. As discussed, there may be some discernible consistency between attitudes and behaviour. It is harder to see how discrimination might be both deliberate and non-deliberate, although a decision might be informed by elements of both. Non-deliberate and indirect discrimination might be more likely to go together, simply because the latter's complexities make it less obvious and awareness might therefore be more limited. Indirect and direct discrimination seem mutually incompatible, although there may be a range of indirect consequences of direct discrimination. These categories, separately and in combination, constitute a basis for developing a typology of forms of discrimination. The typology should also acknowledge the possibility of positive discrimination where people receive favourable treatment on the basis of a given characteristic or class, even if the usually required currencies are not possessed.

Discrimination, as classified above, might permeate different societal levels, it might be part of the culture of institutions at any level or be perpetrated by individuals for personal reasons. Arguably, discrimination could also take micro or macro forms. For example, a wheel-chair user's mobility may be restricted because someone has placed their car keys out of reach on a high shelf (micro level), or because vehicles in national transport systems are inaccessible (macro level).

It is worth noting that, not only can the perpetrators of discrimination emanate from different sources and levels, it can similarly be experienced by different subjects or targets. Transactors may be the recipients or the perpetrators of discrimination, e.g. making judgements about administrators, framers and goods on the basis of inadequate information and stereotypes. While usually this will

be individuals or classes/communities based on shared personal characteristics, these may include geographical location. Whole areas or neighbourhoods may find themselves subject to discrimination in the allocation of resources, high house or car insurance premiums, etc. There may be discrimination against institutions (e.g. schools, hospitals deemed to be of poor quality). The causes and expressions may be much the same – either deliberate or not deliberate, with the latter based on inadequate indicators and misconstrual.

OUTCOMES

The outcomes of different forms of discrimination, i.e. the nature of resulting exclusionary barriers, can similarly take different forms, which may be interconnected. Again, separately and in combination the following categories form a basis for a typology of discriminatory outcomes. Categories and their interconnections include:

Space/Environmental barriers: These may take a physical form, e.g. inaccessible premises, transport, etc. However, barriers may also emanate from discriminatory behaviour, e.g. no safe play areas for children, no-go areas for women or elderly people, or for people from different ethnic origins or religious backgrounds, because of the risk of crime or violence. Whole neighbourhoods may find themselves discriminated against. Barriers may also be financial, where payment for entry is required, or where house prices are high. Subsequent behaviour, and behavioural currency, may depend on having had access to certain environments, e.g. schools. The ability to transact can be impeded by spatial barriers in a variety of ways. This will determine the extent of mobility.

Communication barriers: Communication may be in a language not understood, or poorly understood, by the potential transactor because it is not in their first language. In written form, it may exclude people with visual impairments, while in oral form it may exclude people with hearing impairments. The use of jargon may inhibit understanding, deliberately or otherwise. Accent may give rise to discriminatory behaviour, on the basis of assumed class, educational background or ethnicity. Information may only be available at certain places, or at certain times, or via certain media, e.g. radio, internet, informal networks. Access to information may depend on resource levels, i.e. it may be necessary to pay for some forms of advice. Subsequent behaviour, and behavioural currency, may depend on having had access to information.

Financial/resource barriers: Currency requirements may exclude physically, or in terms of access to information about transactions, or from actually transacting. In as much as it is often necessary to have resources in order to obtain more, financial poverty, or advantage, is likely to be cumulative. The treatment of people with differing levels of resources may be purposefully

inequitable, whether to equalise resource levels, or exacerbate differences. A very particular form of financial barrier can occur at the point where transactions based on lack of currency cease and transactions based on having currency commence, i.e. the poverty traps caused by means testing. Poverty may well be an outcome of discrimination, disproportionately affecting classes of people with certain characteristics (it cannot, though, be assumed that all people within those classes will be poor). Subsequent behaviour, and behavioural currency, may depend on having had prior access to financial resources.

Timing/organisational barriers: The way in which transactions are organised, their assessments and delivery mechanisms can act as a barrier to transaction. People with some forms of impairment may need more time to perform certain tasks or to communicate (e.g. have documents translated into Braille or recorded onto tape). Some places where transactions occur may only be open at certain times. Yet people may have limited stamina, or only be able to attend appointments or go shopping at certain times, perhaps reflecting inflexibilities in personal assistance arrangements. Inflexibilities in working hours may also adversely affect people with child-care responsibilities. Again, subsequent behaviour, and behavioural currency, may depend on the existence or removal of organisational barriers.

Behavioural/personal history barriers: Evidence of behaviour is a key currency, and, as Gershuny (1998) argues, is a major definer of past and probable future identity. Yet it is clear that behaviour, and by implication identity, may well not be autonomously determined, but can be constrained by a variety of barriers. Agency is limited, not necessarily because of limits to personal capacity including potential, or because of individual choice, but because of a variety of barriers resulting from discrimination of one sort or another. Assumptions of lack of agency can become self-fulfilling.

JUSTIFIABLY UNFAVOURABLE TREATMENT

It is notable that many of these barriers emanate from transactional infrastructure. Many barriers are theoretically removable, in that they are features of the socio-cultural context and there may be choices to be made about the terms of inclusion. However, it does not follow that it will necessarily be feasible, theoretically or practically, to remove all barriers for all people on all occasions. For example, there may be immutable features to a given job which require it to be done at certain times. Some will require physical strength, particular abilities, language and communication skills and these may not always be obtainable through 'adjustments' to individuals. Sometimes flexibility for one worker may create inflexibilities for others. But the significance of non-negotiable features in the social landscape will be lessened the more objectives

it accommodates (e.g. giving an equal weight to paid work and child-rearing), and the more currencies and goods are valued.

Notwithstanding that some barriers must remain, where immutable features of the socio-cultural context intersect with immutable personal characteristics, there will be occasions where ‘unfavourable’ treatment is warranted. To avoid falling into the trap of complacency, of conforming without challenge to the values of the liberal establishment (Gouldner, 1975), it cannot be assumed that all unfavourable treatment is unjustifiable. We cannot assume that all have equal capacity, or an absence of agency on the part of the ‘discriminated against’ individual – to do so would be to stereotype/discriminate unjustifiably. We need to take seriously the possibility that judgements on individual or collective incapacity can be accurate.

It is possible that incapacity may be correctly associated with a given characteristic. Individuals with that characteristic may not have a capacity that is equal to that of others who do not share it. Sometimes individuals may have choices and knowingly adopt a course of action which contravenes normative morals or legislation. They may simply make a poor choice. Societies too need to make choices about where to direct resources. Although there may be scope to expand options for inclusion, as discussed in section 2, some options will be mutually exclusive. Neither does it follow that everyone must or can be enabled to do everything if they are to be included. This is not an argument in favour of abandoning priorities or assessment criteria altogether. People must, however, be facilitated to participate in valued transactions, if the goal is inclusion. The more forms of these there are, the greater the chance of people with different resources and characteristics being included.

While it cannot be assumed that what is deemed to be normative should not be subject to challenge, some forms of behaviour will clearly be directly or indirectly detrimental to others. As such, unfavourable treatment of the perpetrators of such behaviour would logically be justifiable. Where unfavourable treatment is justifiable, it follows that it must be consistent – or once again it ceases to be justifiable.

By the same token, unfavourable treatment of the perpetrators, deliberate or otherwise, of discrimination must be justified, in that they are consequently the perpetrators of detrimental behaviour. As Plant has argued in another context, moral responsibility should be taken “not just in relation to the intended consequences but also the foreseeable consequences.” (1992, p24). Of course, those that do not bother to look, or to obtain the necessary feedback from those potentially adversely affected, are unlikely to foresee consequences – implying a further extension of moral responsibility.

7. *Scope for Discrimination in Different Types of Transaction*

THE ROLE OF RIGHTS

It is suggested that there are two main forms of transaction, namely those which are based on social rights and those on purchase in the market. However, rights play a key role in framing both sorts of transaction. Much of the approach described in this paper finds echoes in the literature on rights and their roles (see for example Marshall 1950, Bellamy 1993, Plant 1992, Nozick 1974, Dworkin 1984). While it is not relevant to review this in detail here, neither is there space to do so, some of the debates and concepts discussed in the literature are particularly pertinent.

It is presupposed that different types of rights exist, notionally, to perform certain functions. Rights, whether morally or legally based, can be construed as tools for rendering visible societal norms, to the degree that society tolerates individuals acting independently from it or in opposition to it, i.e. the space available for individuals to exercise agency in contravention of those norms. They can be devices for making explicit resource adjustments in order to achieve greater balance, or imbalance, between individuals in terms of participation or ownership of different types of scarce resources. They thus play an important role in making explicit the terms of inclusion, and in constructing the various roles in transactional processes.

Rights are the means by which transactions are framed, in accordance with the dominant objectives and norms (Dworkin 1984). As previously discussed, transactions can be framed at different levels. Rights, therefore, can emanate from different societal levels, from the European Union and United Nations, e.g. the UN Universal Declaration of Human Rights (Bellamy 1993), European measures on anti-discrimination. Such rights in turn set the parameters within which lower societal level rights must be framed.

Marshall (1950) identified three types of rights, namely civil, political and social, describing these as the 'three legged stool of citizenship'. This signals that rights may be associated with different spheres. Others have distinguished between negative rights or immunities and positive rights and freedoms (Berlin 1958). Essentially, a negative view of liberty (freedom from) and associated rights hinges on: "the absence of intentional interference by others" (Bellamy 1993, p49), including the right to life, security of property, freedom of speech and belief, and to engage in economic activity without State interference. In (supposed) contrast, positive rights (freedom to) in the form of social or welfare rights, necessitate both action and cost (Plant 1992). Yet, negative 'civil' rights too require action (and cost) (Plant 1992), if potential transactors are not to be barred from transaction by inaccessible infrastructure, or have their capacity and agency negated via currencies which invalidate them from citizenship rights.

Such rights determine who can, and who cannot, have access to transactional processes, and also whether or not individuals have choice about engaging with them.

Thus, while rights may act as currency through which to acquire resources, to have rights in the first place requires successful transaction subject to the presentation of designated currency. Appropriate subjects for rights are usually defined in terms of ‘rational autonomous agents’. Yet to be such may hinge on having rights, and thus it should not be a pre-condition for rights. In the past, while there was recognition that some, e.g. the “disabled and feeble-minded” would be unable to achieve even “minimum status through the market” (Plant 1992, p15), the remedy was seen as either charity or (work-based) Poor Law provision, and this was not construed in terms of rights (Marshall 1950). Marshall singles out elderly people and ‘the handicapped’ as examples of where “the principle of universality which is a characteristic feature of the modern rights of citizenship does not apply” (1950, p92), society – or rather a society which prioritises the objective of wealth generation - having no need of their health, education or happiness. Services are rendered out of compassion, not rights, while “the handicapped have a moral duty to try to overcome their misfortunes as far as within them lies.”

This does not merely reinforce exclusion, such discriminatory attitudes create structural barriers, while casting moral responsibility back onto those excluded. The assumption that disabled people have nothing to offer society becomes self-fulfilling as society imposes ‘structural’ incapacities upon them. This in turn compels them to rely on ‘compassion’ - or these days necessitates dependence on welfare rights. The failure to enforce civil rights brings dependency on social rights. Yet the structure and delivery of social rights can further erode civil rights.

Although it is convenient, and to some extent conceptually coherent, to portray rights as currency which can be exchanged for public resources, their role is primarily one of shaping the nature of transactional processes. This is true in both public and private sectors, where citizenship and consumer rights apply respectively. Regarding access to public resources, rights can specify what is to be, and cannot be, treated as ‘valid’ currency, define the product to which they bring entitlement and permit legal redress.

While rights can promote a standardised, equitable approach to transactions where transactors can demonstrate designated characteristics, levels of material resources and/or behaviours, access to rights can also reflect and reinforce discriminatory attitudes, thereby exacerbating exclusion. While rights apply to public and private sector transactions, how they operate in assessments for each

varies considerably. This is to be expected, given the different types of transaction and assessment criteria which occur in each. Despite standardising approaches, the fact that different assessments rely on different currencies and indicators of varying reliability means that the scope for misconstrual of identity similarly varies.

Crossing all areas of public policy, and also regulating the actions of the private sector, is anti-discrimination legislation. This bestows (some) rights to equal treatment on (some) designated minority groups. Rights also can have an impact on transactional infrastructure in any sector, e.g. the Disability Discrimination Act 1995 specifies that 'reasonable adjustments' to premises must be made. This area of policy too will be founded on constructions of identity, will express certain attitudes and draw a line between those who are covered and those who are not. Furthermore, to challenge discrimination it is first necessary to demonstrate that it has occurred. Familiar difficulties arise when it comes to finding reliable indicators of behaviour. For example, it is hard to challenge discrimination at the point of recruitment – not least because there may well be no independent witnesses, and equal opportunities procedures require that no information about other candidates be divulged.

Rights therefore have their limitations. However, none of this is to argue that rights are unimportant. Instead, they are a critical expression of the terms of inclusion. While some rights, typically emanating from international institutions, tend to be of the 'universal' or 'human' kind, and may be considered a priori to lower level socio-cultural structuring, the way rights are allocated will often reflect and reinforce dominant socio-cultural objectives, limiting or steering agency accordingly. Yet, while rights can enshrine and perpetuate discrimination, they can also be the means of challenging it.

SCOPE FOR DISCRIMINATION IN SOCIAL RIGHTS-BASED TRANSACTIONS

With regard to social security, certain parameters are set by European legislation, e.g. rights to equal treatment irrespective of gender. Generally, social security assessments aim to assess degrees and types of incapacity, resource levels, whether agency could and should be assumed and how disadvantage arose. There will be access restrictions based on nationality and place of residence. The concern is to establish need, risk of need and desert. Entitlement draws on a vast range of indicators of personal characteristics, possession of material resources and behaviour. 'Right' means that access to benefit is achieved once possession of the required currency has been demonstrated, that assessments should not depend on the discretionary judgements of assessors and that negative outcomes can be legally challenged. Assessment takes the form of adjudication, and reviews and appeals procedures exist to promote equitable treatment. In keeping with the Government's objective of promoting 'welfare to

work', and fears about so-called welfare dependency, it is noticeable that behavioural, i.e. job-seeking, currency is assuming greater importance in assessments. This could be translated as 'no public resources without demonstration of an attempt to assume agency and build capacity'. Whether this is required because there is a serious expectation that it will lead to employment, or because it demonstrates adherence to approved socio-cultural objectives and norms, is a moot point. The underlying assumption appears to be that unemployment is attributable to individual rather than structural failings and is thus primarily to be addressed through 'adjustments' to individuals. Of course, structural adjustments may fall within the purview of other policy areas, such as anti-discrimination legislation.

Social security is a rights-based system, and thus strives to be standardised and equitable in terms of assessment processes. However, entitlements are based on a variety of criteria and outcomes for people with the same needs can be far from equitable. The gap in benefit income of two people who are equally and extremely disabled can be as much as £337.30 a week, only reduced to £250.60 through including possible entitlement to means-tested income support (Disability Rights Handbook 2001/02). The complexity of the system is also a serious deterrent, necessitating access to expert advice and information.

Judgements on entitlement to National Health Service health care may be based on need, budgetary constraints and the supposed degree of gain that the treatment would bring to an individual. Agency is often not taken as a relevant factor – i.e. whether the individual is responsible for their medical condition e.g. causing the accident which resulted in a broken leg. Agency may rather be ceded to the medical profession, on whose specialist judgements the patient/transactor becomes obliged to depend. The power relationship is reinforced by the extensive use of jargon and weak accountability mechanisms; doctors being primarily accountable to other doctors. Thus the NHS does not enshrine rights to health-care as such. 'Right' in this context means the right to have one's medical condition assessed by a physician. The individual has no rights to a given treatment, or over where, when or even if treatment will occur. This may further depend on where the individual happens to live, in what has been termed a 'post-code lottery'. The basis for decision on what treatment an individual gets is unlikely to be transparent or standardised. The whole shape of the transaction is blurred.

Access to public-sector housing depends on personal characteristics and agency, i.e. whether or not a person is deemed 'vulnerable' or 'intentionally homeless'. Access to public-sector education hinges on capacity and, increasingly, on income. Unlike social security, resources often follow capacity rather than

incapacity, although recent legislation (the SEN and Disability Act 2000) may go some way to redressing this.

Thus, within the social rights field, there are a vast number of inconsistencies. In some cases assessment of agency is critical, in others fairly irrelevant. In some cases resources are obtained on the basis of 'negative' currencies, like low income or impairment, while in others they rely on positive demonstrations of ability. Multiple indicators are used and a variety of opposing conclusions are drawn. Even where transactions are clearly rights-based, outcomes can be very inequitable. Meanwhile, in a medical context, discretionary judgements masquerade as rights and may be very inequitable, even if less easily discernible to the outsider.

SCOPE FOR DISCRIMINATION IN FREE MARKET/PRIVATE SECTOR TRANSACTIONS

Free market transactions similarly take different forms. Different currencies will be relevant and scope for discrimination will consequently vary. Money is the usual currency, although other forms of material resource could in theory be exchanged. While levels of material resources play differing roles alongside personal characteristics and behaviour in transactional processes for public resources, they generally over-ride these when it comes to such private sector transactions. The latter are considerably less 'fuzzy', discretionary and generally (but not always) less complex. Access criteria are clearly spelt out via price and the decision-making process is simple and may not really exist at all. The vendor (administrator) does not have to weigh up which of the many customers with the necessary resources can purchase the last Mars Bar.

Consumer rights should ensure that the good to be purchased must be accurately defined, safe and of a satisfactory standard. However, in some situations accurate description of the good is problematic. Where the good purchased is behavioural, e.g. provision of a service, or where it relates to complex products such as private pensions, education or health-care, there are difficulties in establishing and conveying meaningful product descriptions (Barr 2001). Access to high quality advice may be critical. Again difficulties arise for the consumer who may not be able to afford it, understand it or judge its quality.

It may become more likely that discrimination will be perpetuated by consumers/transactors rather than administrators or framers. They may reject a product on criteria that have no necessary bearing on its quality or ability to meet their needs. Decisions may be made (consciously or otherwise) on the basis of locations, e.g. poor services will exist in poor areas, or personal characteristics, e.g. that an Asian doctor, or a shop assistant who uses a wheelchair, would provide an inferior service.

Generally, there is one indicator – possession of the requisite cash – and the good is allocated to whoever is first in the queue. In the event of a national dearth of Mars Bars, prices may go up, thereby excluding transactors with less cash, but the principle remains the same. Alternatively, production of Mars Bars may be increased – although an increase in production in some cases, such as land, may not be an option. Amounts of money are less prone to inaccurate assessment than other forms of currency. Where discrimination does occur, i.e. irrelevant currencies such as ethnic origin are taken into account, it seems more likely to be of the deliberate, direct kind and consequently easier to spot. Rarely are personal characteristics relevant, excepting when it comes to the purchase of goods such as alcohol or tobacco, where age is taken as indicative of capacity to assume agency, and in private insurance, where a range of characteristics and resources will be assessed in order to identify risk. In contrast to social security, with private insurance the greater the risk the less likely that coverage will be provided and the more expensive it is likely to be. Under the Assisted Placements Scheme, private schooling could be accessed by pupils judged to have capacity (potential), even in the absence of material resources.

When it comes to acquiring money via employment, the currency is primarily likely to be one of behaviour, i.e. past employment or educational history as testimony to capacity. Depending on the job, personal characteristics (e.g. physical strength, communication skills) will be more or less relevant. The way in which the job is framed may be discriminatory, in that requirements are stipulated which are not relevant. At the point of assessment, i.e. recruitment, there exists the potential for a variety of irrelevant indicators to be taken into account, and misconstrual of identity to occur. There may also be inequitable access to employment opportunities, perhaps due to inaccessible transactional infrastructure, or past discrimination in education. Anti-discrimination legislation is intended to prevent irrelevant factors from being included in assessments, although it may sometimes be hard to demonstrate this.

8. *The Role Of Discrimination in Promoting Exclusion*

Discrimination is often rooted in a misconstrual or distortion of identity (contrary to what the word discrimination implies, a failure to discriminate or observe accurately). On the one hand it emphasises difference between individuals and the wider community, on the other it denies differences between individuals or communities who happen to share one or more characteristics. Through focusing on difference, it results in failure (or refusal) to acknowledge similarities between the individual/community with that characteristic and the wider community.

The shape of discrimination is likely primarily to be socio-culturally determined, but may be expressed at different levels. It originates in a mismatch

of socio-culture context, related blueprints depicting approaches to personal characteristics and roles based on personal characteristics, what that culture de/values, what it recognises as capacity, what it deems to be 'goods', and how it structures transactional processes and infrastructure. The requirements of assessment procedures and the reliability of indicators (intrinsic or otherwise) will also be major factors.

Discrimination can take a variety of forms and result in a range of exclusionary barriers. It can intervene at different stages of the transactional process and be experienced by any party. Indeed, discrimination against administrators or framers with certain discernible personal characteristics may prevent people with those characteristics from acquiring such roles, thereby adding to their disempowerment.

Rights perform various functions with regard to transactional processes. They are not intrinsically anti-discriminatory but, instead, reflect the desired terms of inclusion of a given society. They can, therefore, either perpetuate discrimination, or act as a means of preventing or challenging it. Yet, in the latter case, difficulties can arise in that it becomes necessary to demonstrate that discrimination has occurred. Once again, the intrinsic inadequacy of indicators, particularly with regard to behaviour, may make this problematic.

Overall, therefore, discrimination in its various guises would seem to have the potential to be a major cause of exclusion. Sometimes it will be deliberate, often it will arise from lack of awareness, and unconscious assumptions based on socio-culturally derived norms. Sometimes it may be possible to reframe transactions, so that more reliable indicators are selected. Yet, clearly this is impossible while lack of awareness remains. There may be occasions when it is impossible to make judgements on the basis of reliable indicators. Nonetheless, a great deal could be done to raise awareness as to when erroneous assumptions are being made, so that they can be challenged. Unfavourable treatment may be justifiable – but it does need to be justified.

Conclusion: Including Diversity

This paper has sought to conceptualise how societies are structured and operate, and the consequent implications for the inclusion or exclusion of people with certain characteristics, types and levels of resources. It has only been possible here to outline the main features of a possible model and the main strands of associated argument. There are certainly other issues signposted. Having pursued them further, we may gain a new perspective on our starting point and need to re-plot its dimensions and location.

The approach taken challenges, incorporates or repackages many of the themes and explanations about social exclusion to be found in the literature. In particular, it has been concerned to bring discrimination into the equation, exploring how resources not only need to be held, but also need to be acknowledged, if inclusion is to be achieved. How resources are communicated, and the sometimes precarious relationship between tangibility and symbolism, thus becomes of critical importance. Ultimately, both the terms for inclusion and the indicators deemed to demonstrate compliance with them will be determined by dominant socio-cultural objectives and norms.

While it is probable that poverty, inequality and unemployment will be factors in generating exclusion in many societies, this is likely to be particularly so in those where free market economic objectives dominate. Yet, as discussed, having material resources, i.e. not being in poverty, is no guarantee of inclusion – not just because discriminatory assumptions may obscure the view (e.g. that a person with an obvious physical impairment/darker skin tone, etc will be poor), but because transactional infrastructure is inaccessible. In some societies, material possessions may have less importance as indicators of identity and status, both of which may be key to successful transaction at a symbolic rather than tangible level. This may be particularly necessary for social transactions, based on identification of shared characteristics and peer groups.

The relationship between inequality and exclusion is exceptionally complex and can vary depending on how widely or narrowly the terms of inclusion are drafted. If no one sphere dominates another, and different transactions, goods and currencies are equally valued, many forms of, or routes to, inclusion become possible. A lack of one type of resource therefore does not necessarily result in exclusion. Similarly, neither do inequalities with regard to that one type of resource result in exclusion. Positional goods of power, prestige and influence may exist independently in each sphere, and at different societal levels, and may be held by different individuals to an equal extent. This further suggests that it is possible to increase the prevalence of positional goods

through stratification between spheres and societal levels. The implication is that an individual may have power and prestige in one sphere, or at one level, but not necessarily in others. The same amount of power could (theoretically) exist in different non-overlapping spectrums, e.g. among directors of similar organisations. Each individual could have the same amount of power, specialist skills or knowledge, each within a different context or community.

Furthermore, in a structure in which different objectives are valued, there is less likely to be one dominant good (Walzer 1983). Competition is subsequently diffused as individuals pursue different goals and associated goods, bringing different but theoretically equal status. This begins to signal how equality and diversity can logically co-exist, i.e. individuals may have equal power, status, resources, etc but in different areas and of different types. However, within this basic framework, further measures would be required to promote social mobility and choice, and to prevent the development of 'parallel lives'.

In a society where one dominant sphere gives access to others and where one level and set of socio-cultural objectives and norms predominates to the exclusion of others, power and resources will reside with just the one set of individuals. The management of scarcity creates competition in an environment where, even if many alternative goods exist, few are valued. For example, in capitalist societies, the incentive is to acquire the newest or the most expensive good, located in the 'right' area. Material possessions are taken as eloquent indicators of identity and status. Those only able to acquire lesser material possessions will consequently be deemed to have lesser status. The goods may be diverse, the qualities that imbue value are not. The prevailing dynamic is one of greater inequality and this will be compounded the more access to a range of transactional processes is dependent on accessing the one type of resource, and the more having that resource gives power over framing. In such societies, degrees of inequalities with regard to that type of resource can be taken as indicative of degrees of exclusion. Arguments for redistribution of that resource are consequently strengthened - if the goal is to promote inclusion.

Nonetheless, it could be argued that whatever its flaws, the latter narrow rather one-dimensional society will have focus and cohesion, while the multi-faceted, multi-layered, complex alternative will be prone to fragmentation and instability. Alternatively, it could be argued that a narrow one-dimensional socio-cultural edifice is ill-equipped to withstand, adapt and respond to external buffeting. Furthermore, as discussed, where access is barred by narrow terms of inclusion, the experience of exclusion can generate pressure towards the development of counter-cultures. Both internally and externally generated pressures may be contained by coercion, e.g. through emphasising the policing role of administrators and by constructions of scarcity relating to basic goods.

This becomes necessary to preserve stability and to contain dynamics towards greater equality.

It is important to acknowledge that the inclusion of genuinely incompatible and fundamental differences might be as damaging as the exclusion of those that are compatible. However, a society which strives to maximise the inclusion of diversity may well have the potential to be more stable than one that unnecessarily excludes. If all cultures are based on some form of shared characteristics, and this is required to promote cohesion, it becomes necessary to identify what these might be in a society which accommodates diversity. There are a number of ways in which cohesion may be achieved. Firstly, the desirability of including diversity needs to be embedded into a shared value-base. Secondly, norms concerning behaviours, personal characteristics, resources and their inter-relationship need to be unpacked and wherever possible stereotypical assumptions concerning probable interconnections avoided. This is not to say that no blueprint exists, but that the blueprint incorporates a range of alternatives and is based on reliable indicators which do not conflate 'the individual' with 'the average'. Thirdly, by minimising discrimination, recognising different types of resources and by making transactional infrastructure accessible, inclusion can be promoted. Greater diversity can be accommodated in the same structures, rather than additional annexes, in a redrawing of the boundary between sameness and difference. Fourthly, by devolving framing responsibilities to more and lower levels, but within a broad framework established at fewer and higher levels, localised diversity can be developed within those shared parameters. Rights can serve to delineate the parameters of that broad framework. They also mean that assessments must be made against explicit criteria, minimising the scope for discretionary and discriminatory judgements and maximising accountability. But, as discussed, indicators of 'broad classes of people' to whom social rights are to be accorded must be appropriate. For example, to base this on one characteristic alone when provision is designed to reflect others, would not be appropriate. Furthermore, the indicator may or may not be intrinsically reliable, and those concerned with behaviour frequently are not. The establishment of quality indicators which can demonstrate the fairness, equity and consistency of allocation, without major encroachments into civil liberties, is a major challenge for social policy.

To summarise, a society designed to maximise the inclusion of diversity by widening the mainstream, would be expected to have the following features:

- Many socio-cultural objectives are recognised and commonly valued, and consequently so too are different goods, currencies and sets of transactional processes

- Political power/framing is located in different places, at different societal levels and is disseminated to different individuals
- Scarcity may be unavoidable in some situations, but it is not deliberately constructed, particularly around basic goods
- Competition is diffused as people pursue different objectives, types of good and currency
- Status can be achieved in a variety of ways
- Inequality in any one type of resource is less likely to be indicative of exclusion
- Norms, e.g. environmental, attitudinal, organisational, are broad and flexible as standard
- Narrow norms are not relied upon as 'short-cut' means of ascribing identity
- Attempts are made to ensure accuracy of indicators defining 'broad classes of people' for rights-based transactions, and for transactions more generally
- Transactional infrastructure is accessible to people with a wide range of characteristics

By extension, this approach also indicates the ways in which exclusion might occur in a society which is differently structured. If inclusion refers to participation in key transactional processes, the barriers to them can originate in various component parts of society's structure. Exclusion can originate in, or apply to, any sphere – not just the social sphere. It thus might be more fitting to refer to exclusion as it applies to each separately, i.e. economic exclusion, political exclusion, etc. Bearing in mind that a given socio-cultural understanding, i.e. set of objectives and norms, may or may not be co-terminus with the geographical boundaries of a given society, a person might be socio-culturally excluded or societally excluded. All are possible, but they mean different things. In all cases, they prevent the development of transactional relationships, whether on the basis of shared characteristics or power dependencies. In all cases, a combination of poverty and discrimination (deliberate or otherwise) is likely to be the root cause.

This suggests a new vision of the type of society we might aspire towards, and the need for a new discourse through which to describe it. It is founded on the recognition that the 'terms of inclusion' are critical in determining the type of society, rather than whether it is inclusive, cohesive, equal or unequal per se. It is a society which allows as much as possible for the inclusion and coexistence of different socio-cultural objectives, which cherishes diversity while minimising the stigma associated with difference. It is a society in which everyone has a place, and is respected, not for their ability to conform, but for their uniqueness. Everyone can find a pocket of power and prestige in some

sphere and at some level without having to seek it out in counter-cultural hierarchies. Ultimately, it is a society which is empowered to evolve, as are each and every one of its members.

So much for utopia. However, there are some inherent contradictions and inflexibilities which need to be addressed. A society is founded on the equal valuing of different objectives and currencies does not necessarily indicate a 'woolly liberalist' approach where anything goes. An insistence on tolerance has the potential to be as rigid or fundamentalist as an insistence on intolerance. Those who persist in devaluing certain objectives or currencies might logically be unwelcome in a society which values them. While some degree of tension between contradictions and perspectives should be creative, and the toleration of difference must surely be a key feature of any democracy worthy of the name, where differences are so great that they cannot co-exist, tensions risk becoming destructive. Yet, even here, those whose objective it is to rewrite the terms of inclusion, to narrow down the gateway, and introduce rather than dismantle artificial barriers to transaction may have little power to impose their views. Decisions to exclude need to be explicit, and defensible as necessary, on the grounds that to do otherwise would to an unacceptable degree materially undermine the primary goal of maximising the inclusion of diversity into the mainstream. Furthermore, if an intolerance of those who do not support this is potentially far from woolly liberalism, neither does it support libertarianism. Instead social contexts and transactional processes may be modified, and agency curtailed where those responsible, purposefully or otherwise, designate as 'different', with the result that people with certain characteristics which can in fact be accommodated are unnecessarily excluded from the mainstream.

To the extent that society has choice about its terms of inclusion, it can choose to minimise or maximise the number of people who conform to them. But there will be some matters over which there is no choice. Basic needs have to be met. Certain types of job have to be done. External events may have repercussions, perhaps increasingly with globalisation. Immutable features of the environment may intersect with immutable characteristics of individuals. There may be occasions where this can be overcome with special add-on programmes, where caveats are introduced into the terms of inclusion with regard to people with certain characteristics who would otherwise be excluded (Barry 2001). Yet such an approach risks fuelling discrimination and stigma, serving to accentuate difference from the mainstream, and as such should be the strategy of last resort. Indicators may be intrinsically unreliable and time for assessments limited. Judgements will still be required about identity, even if the indicators and understandings on which they are based shift. Judgements too will be required about what constitutes an acceptable level of State intervention in the way people lead their lives, the attitudes they hold and what constitutes an acceptable

degree of monitoring of behaviour. Compromises will still be required between conflicting interests, where changing the terms to include one results in the exclusion of another.

Nonetheless, it has been argued that the mutability or immutability of barriers is often assumed and/or inaccurately assessed. There is scope for increasing flexibility in the socio-cultural environment, the construal of identities of individuals and the basis of their interaction via transactional processes, and this is the preferred means of maximising inclusion. Whatever the practical difficulties that may emerge, this paper has suggested that changes in attitudes, priorities and approach might well reveal scope for a redrafting of the terms of inclusion in order to promote and preserve greater diversity, while simultaneously accommodating it within the mainstream.

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